



THE AMERICAN

A NATIONAL JOURNAL

VOL. XXIII—No. 591

PHILADELPHIA, SATURDAY, NOVEMBER 23, 1895

PRICE FIVE CENTS

THE AMERICAN.

A NATIONAL JOURNAL.
PUBLISHED WEEKLY, ON EACH SATURDAY.
[Entered at the Post Office at Philadelphia as matter of the second class.]

BARKER PUBLISHING COMPANY, PROPRIETORS.
WHARTON BARKER, EDITOR AND PUBLISHER
BUSINESS AND EDITORIAL OFFICES,
Rooms 24 and 26
Forrest Building, No. 119 South Fourth Street, Philadelphia.

SUBSCRIPTIONS AND ADVERTISING.
Subscription, \$2.00 per annum. Subscribers must notify us when they wish to discontinue.
Advertising rates for short or long time furnished on application.
Specimen copies sent on application.
A copy will be sent free to each advertiser during the continuance of his advertisement.
CHECKS, POSTAL ORDERS, ETC., should be drawn to order of BARKER PUBLISHING COMPANY.
*Address through Post Office: THE AMERICAN, Box 1202, Philadelphia.

CONTENTS OF THIS ISSUE.

	PAGE
Notes of the Week,	321
EDITORIALS:	
Our Foreign Debt.—How it Originated,	324
Congress and Another Bond Issue,	324
The Meaning of Gold Exports,	325
The Centralization of Wealth,	326
Woman's Ways,	326
A Chapter About Children,	327
A Word With the Doctor,	327
Tea Table Gossip,	327
Some Queries Answered,	328
Newspapers Notes,	328
Among the Preachers,	329
Odds and Ends,	329
Our Paris Letter,	329
Book Reviews,	332
The Opening Nights of Grand Opera,	335
Nuggets and Nubbins,	335

NOTES OF THE WEEK.

THE supporters of the gold standard, who think the agitation for the restoration of silver is the result of a theory and not of a situation, are very confident that the elections have disposed of the agitation. It is true that in Kentucky and in Nebraska the vote was not favorable to the silver cause, these being the only two States in which that issue was presented with definiteness. It is equally true, however, that a vote for silver lies implicit in the general decision of the country against the present Administration. Before the people, Mr. Cleveland's Administration is identified with the present situation of trade and industry. It was voted into power because times were felt to be growing bad through the general fall of prices. It has had what it asked, to

make the times better. Yet during every year of its occupancy of power, times have grown worse than before. At the same time it has no plan or program for their improvement. It asks nothing but more effective means to safeguard the surplus of gold in the Treasury, as though the nation's chief end were to maintain that surplus. Given that, it will fold its hands in its lap and hope for heaven to send better days. So Mr. Carlisle intimated to the New York Chamber of Commerce at their dinner last Tuesday. His speech had no other point than this.

Just as in 1840, the people have turned upon their *faineant* Administration, which acknowledges no responsibility for the general distress. They have not so much voted the Republicans in as the Democrats out. The most they have done for the Republican party is to decree it a chance to solve the problem by re-establishing national prosperity. And so far as the Republican program goes it is a good one. It will be a natural benefit to replace the present mischievous tariff by one more protective in character. But no tariff legislation will check the fall of prices, and place our producing classes in a position to meet their debt-obligations. Unless the party can deal with that problem promptly and vigorously, the people will vote it out as promptly and deal with it as emphatically as they have dealt with the Democrats. The approval accorded to the party is a purely conditional one, and the conditions cannot be fulfilled by any legislation on the tariff, however excellent. This was shown by the approach of financial trouble even before the election of 1892, which is now all but forgotten in view of the graver disasters which that event helped to precipitate.

It is notable also that no improvement of business has followed the Republican victory. The prospect of a better tariff, therefore, has not sufficed to restore confidence. Prices continue to fall; large failures are reported; operations in several lines of production have all but ceased. The tariff is no cure-all.

As the choice of the Speaker in the new Congress is a foregone conclusion, there is not the same degree of interest in the opening of the session as usual. Mr. Reed will return in triumph to the Speaker's Chair, and he will have the opportunity to remind his opponents that in the interval they have embodied in the rules of the House the very rulings as to the constitution of a quorum, which they denounced so bitterly when first enunciated by him. In no field, indeed, does Mr. Reed shine so well as in the management of the House. His quiet wit, his self-possession, and his abundance of resource makes him a perfect master of party tactics. But this very mastery of the smaller elements of politics seems to unfit him for handling larger questions. He has no statesmanlike breadth, no vision of the national interest transcending that of party. His conduct of the minority in the last House was not one which added to his laurels.

Mr. Crisp's outspoken advocacy of silver has caused an agitation among our gold champions. They predict hopefully that the Democratic caucus will not give him a complimentary nomination for the Speakership. Such a refusal would be as unreasonable as it is unlikely. Mr. Crisp earned the honor of the discharge of his duties in the last House, with a vigor and an impartiality,

to which the Republicans were witness. Even if the 105 members of the opposition were generally opposed to his views of silver, which they are not, yet this would furnish them no reason for putting such a slight upon him. Such "soundness" as the gold organs demand is not a test of good standing in either of the two great parties

THE Republicans cannot be said to have formed any program for the session. Two points the Administration will urge upon Congress. The first is the final retirement of the "greenbacks," and the second is some provision to enable the Treasury to borrow gold more easily to maintain the reserve. The first is quite sure to be refused. Both Senator Sherman and Mr. Reed have declared against it. They both claim that our loss of gold is due to the unsatisfactory character of the tariff, and that the proper course to take is such a readjustment of duties as will increase the revenue and turn the balance of trade in our favor. If the President chooses to interpose his veto to prevent this, the responsibility rests with him, and not with Congress. Mr. Sherman especially indicates his purpose to have wool taken from the Free List, in the interests of the wool-growers of Ohio and other States. This would involve, logically, a restoration of the duties on woolens and on cottons, where heavy importation has been especially disastrous to our industries. We therefore may expect to see the new Committee of Ways and Means introduce a revised tariff.

The same logic must lead to a refusal to make the operations of the Treasury in borrowing gold more easy than they now are. These operations also grow out of the unsatisfactory condition of foreign trade, and it is hardly logical to ask the Republicans to apply one remedy, when they believe that the other is the proper one. Both refusals, however, will irritate the gold organs and their constituents, and we may expect to see this Congress as heartily abused by them as was the last for the same refusal. It is certain to be held responsible for the whole business depression, on the ground that it will have "refused to co-operate with the administration in restoring confidence." And perhaps before the session is over the Republican leaders will acquire some useful insight into the character and aims of the gold-monometallist factions.

It is noteworthy that the supporters of silver among the Democrats are not the least scared or silenced by the defeat of Mr. Hardin in Kentucky. They are making what Secretary Carlisle described to the New Yorkers as "a concerted effort in the South and West," but not "to regain the ground lost during the last six months," as he said; that loss occurred only in the columns of his favorite newspapers. Since the election Messrs. Crisp, Vest and Holman have all renewed the declaration of their faith in the prescribed metals. We do not hear that any one of them has renounced his faith in Free Trade as a practicable policy for America. That they leave to the organs of the New York importers, who are trying as usual to persuade their readers that the country will brook no interference with the Wilson Bill. That dead issue the Democratic leaders seem disposed to leave to those whose pocket is concerned in it, while they reform their party line on the money issue.

Not only are the leaders outspoken, but the silver men are organizing in the Democratic States, and they mean business. Several conventions are announced as about to meet and the education of the party at large is to be promoted by this prompt assumption of a decided and aggressive attitude.

It is gratifying to see how zealously the Canadians are pressing the advantage we conceded to them by allowing the Behring Sea question to go to arbitration. They were fortunate beyond expectation in the two experiments they made in arbitration under the Treaty of Washington (1870). The Emperor William,

under the advice of his diplomats, drew the line at Vancouver Sound so as to secure them all they asked. The Halifax tribunal made up of one Englishman, one brevet Englishman (or Belgian), and one alcoholized American, amerced us in heavy compensation for fishing privileges worth so little that we abandoned them at the earliest date possible. But this Behring Sea arbitration went even beyond that. We were deprived of all rights in the Sea, and required to pay the Canadians for injuries done them in trying to stop their wholesale destruction of the "seals." That destruction they have now completed, and they come to Washington to insist on the payment of damages.

Of course they must be paid. Our word was pledged by the Senate in Mr. Harrison's administration to accept the award, whatever it might be. That it is an outrage makes not a whit of difference, but it warns us not to dabble any further in arbitration.

THE Committee of the State Senate sitting in Philadelphia to investigate the workings of the city government is not likely to unearth any extraordinary scandals. It seems, indeed, to have brought to light a good deal of loose and harmful practices in the execution of contracts, as in the paving of parts of our streets with granite. It will accomplish but little for good government unless it is able to lay bare the methods by which some members of the City Councils are induced to vote for ordinances which are not to the advantage of the public. This is the weak place in our administration of public affairs, and no light has been cast on it by the Municipal Association or any one else.

It is rather unfortunate that our reformers do not always show as much discretion as zeal in the prosecution of their ends. The declaration by one of them before the committee that Mayor Stuart had refused to execute the laws against the trolley companies in the matter of paving streets, hardly needed Mr. Stuart's emphatic contradiction. It was well known that the Councils had stripped the Mayor of all power in the matter, so that it is incredible that he met the proposal of the Municipal Association with lame and trifling excuses for not doing what he had no power to do. In all that matter Mr. Stuart acted in harmony with the aims of the Association, and it is ungrateful to charge upon him responsibilities he never possessed.

THE proposition to release John Bardsley from his imprisonment finds some warm supporters but far more opponents. The man is advanced in years. If he should be required to serve out his time he probably will die in jail. Up to his election to the office of City Treasurer he was above reproach, and indeed was a useful public servant as Chairman of Councils' Committee of Finance. He acquired an exceptional familiarity with the city's affairs, and used this to the public advantage. Until he yielded to the temptation to use the city's money in stock speculations, beginning, of course, with the confidence that he could replace what he had taken, he was "Honest John," and a sworn enemy of jobs. To the last he had no relations with the corrupt elements in the city government, and was not so fortunate as to possess friends who would replace what he had taken. He has lost all his property and has undergone a complete humiliation in the confession of his wrong. It is hard to see what public end is served by keeping him shut up in a cell. He certainly is not going to harm any one if he is let out, nor is there any natural connection between offences of this nature and imprisonment, although long-established custom has brought many to suppose there is. It would be far better to compel such offenders to spend the rest of their days in laboring under surveillance to obtain the means of restitution, than to shut them into a jail as though they were dangerous characters. Students of penology are coming to believe that imprisonment in such cases is always a mistake and often an injury both to the criminal and to society. The man who is shut up for five or ten years from all contact with property, loses his sense of "mine" and "thine" through desuetude.

What honesty of instinct he ever had is atrophied by disuse. At the close of his term he generally goes out a predestined thief, and comes back for a second offence worse than the first.

To those, however, who regard society and law as existing chiefly for the safety of property, and only secondly for the welfare of persons, this irrational and mischievous method of punishment is very precious. They cannot conceive that society existed for milleniums without it, and that the majority of the human race still knows nothing of it.

THE practice of lynching alleged criminals has reached a frightful extent in this country. The number of victims last year was two hundred, and the number for the past twelve years sums up two thousand. The notion that these are black men, and that they are punished thus for rape, or at least for very grave crimes, such as murder and arson, is a mistake. The practice is now extended to all accused persons of all colors, fully a fourth of those executed in 1894 being other than negroes, and eighty-three being for lesser offences than we have specified. In fact, the practice seems to promise to extend in the South at least, to every offence over which the community is excited. The infection also threatens to spread from the Southern into the Northern States, and it has required all Gov. McKinley's courage, and that of his subordinates to secure a fair trial to several accused persons. The social excitement which bears such evil spirit is the work of a want of manly self-control in our society, especially in the ill-educated classes, which have been influenced by newspaper sensationalism. The average report of a notable crime is made in the most lurid colors, as though the reporter was sounding his gong to call Judge Lynch's court together. Our newsmongers seem to be doing their best to break down popular self-control by extravagant and reckless appeals to the indignation, and by assumptions of the guilt of accused persons. Until we achieve the reform of the American newspapers, an institution which needs reformation as badly as does Tammany Hall—we hardly can expect to have such evils as these abated.

Another sign of the way in which evil grows and gathers head is seen in the growing atrocity of lynching mobs. The newspapers make the whole community familiar with the loathsome details of mob brutality in one part of the country, and thus rouse an infernal rivalry in atrocity. The Texas mob which tore a negro slowly to pieces before burning him, has reached the highest point yet attained. It, no doubt, was stimulated by the dreadful example of slow torture inflicted on a negro of South Carolina a year ago, and to see which the school children were given a holiday. So, with all our boasts of an orderly civilization, we are marching back to barbarism. Next we may have to see the roads lined with crucified wretches, as in the days of the late Roman Republic.

It is noteworthy that the members of the present government in England are resigning the places they have held as directors of English companies of all sorts. There is no reason to suppose that this action is as spontaneous as it is simultaneous. No doubt Lord Salisbury has given them a hint that he does not wish his associates to be open to the charges brought against their Liberal predecessors, of being much too closely connected with speculative enterprizes to be impartial judges of questions in which these were concerned.

The new French ministry is going even farther. To make impossible such scandal as the Panama business, and this recent job over a southern railway, they are bringing in a law to forbid members of the national legislature to form or retain such connections with commercial companies. If this were applied to the English Parliament, it would send consternation through both houses. Peers and commons alike are crowded with directors of commercial companies, especially of the English railroads. It is this which makes "the railroad interest" so strong in Parliament

as to prevent any reform of fares and rates, which are twice as high as in America.

THE strike of the working ship-builders at Belfast for higher wages, was supported by men in the same trades on the Clyde (Glasgow, Greenock, etc.) To put a stop to this the owners of the Scotch ship-yards stopped their works and locked out their men. They knew that if the Belfast strike succeeded they would have to pay the same rates, and as they are burdened with contracts undertaken when times were bad, they claim they can afford no advance until these contracts have been fulfilled. Yet they meet the offer of the government to arbitrate the quarrel with a flat refusal. The Tories thus have less success in arbitration than Lord Roseberry's government had in bringing the great miners' strike of last winter to a peaceful conclusion. The employers fear that, as in that case, due allowance would not be made for their outstanding contracts which offer little profit. So they are losing more profitable work to their Continental rivals, as they can give no guarantee that the ships for which they contract will be finished at an early date. As some English strikes have lasted a year and a half, it is somewhat risky to predict the termination of this one.

THE Armenian situation grows daily worse, and indeed is rapidly approaching the point at which either the Powers must interfere vigorously, or Russia will be forced to act by herself. It is estimated that twenty thousand Armenians have been massacred since the announcement of the agreement by which the Powers agreed to do nothing worth doing. The belief is growing that these massacres are planned and ordered by the authorities at Stamboul. It is certain that the Sultan's government makes itself an accomplice after the fact, by apologizing for the massacres by the lying allegation that the Armenians, who have no arms, began by attacking the Moslems. The purpose seems to be to exterminate or expatriate the Armenians.

Either they must fly across the Russian frontier, leaving their homes and possessions to the Kurds and the Turks, or they must submit to massacre. It is well to remember that the Czar cannot allow this to go on if he would. His father's hand was forced in 1879, when the popular feeling throughout Russia with regard to the Bulgarian massacres rose to an intensity beyond control. Nor has the Czar any reason for holding back. Turkish Armenia lies right in the way of Russian advance to Constantinople, on what is now the shortest route, and one which has no Roumania or Bulgaria in the way. To secure Constantinople, and to have Christian worship of the Greek Church celebrated in Santa Sophia, is the hereditary policy of the House of Romanoff. The goal was nearly reached in 1879, when the Russian advance was halted by English menace between Adrianople and the capital. Unless the European concert plays a livelier tune than that of its recent diplomacy, that goal may be reached before Christmas, and the festival of the Nativity may be celebrated once again in Justinian's Cathedral.

Meanwhile the weakling on whose will the lives and happiness of millions depend, is doing his feeble best to insure his own position. He is drowning the young fanatics at whose hands he fears assassination, and is forbidding the papers which repeat Lord Salisbury's speech to enter his empire. So Moslem dynasties always have ended, in the death tragedy of a slavish coward like the Bagdad Caliph whom the Turks of that day sowed up in an ox's skin, and raced their horses over him.

The history of this country has abundantly shown that when the conscience of the American people is aroused, it is the most potent factor in American politics, defeating and bringing to shame the cunningly devised schemes of politicians that disregard or condemn it.

OUR FOREIGN DEBT.

PART I.

HOW OUR FOREIGN DEBT ORIGINATED.

IN 1869 Mr. David A. Wells, then Special Commissioner of Revenue, estimated our foreign debt at \$1,465,500,000, the interest charge on which he calculated to be about \$80,000,000 per annum.

This debt was almost in entirety the growth of nine years. For the sixteen years—1845 to 1860—no debt was created on account of our foreign trade, as with our exports of merchandise, and gold and silver, we paid for all we bought and more, the excess of imports of merchandise for the period amounting to \$377,471,091, being more than offset by the net exports of gold and silver amounting to \$411,183,100. The net result of our foreign trade for the years 1845-1860 was, therefore, a balance in our favor of \$33,712,009, and consequently no debt was incurred on account of our foreign trade, but quite the reverse.

But this is not the only item to our credit for the period. Mr. Wm. W. Bates, late United States Commissioner of Navigation, tells us that at the outbreak of the civil war American vessels controlled the carriage of 65.2 per cent. of our foreign trade. For the period 1845-1860 we shipped at least two-thirds of our exports in our own bottoms, and our own ships brought to us over two-thirds of our imports. American ship-owners received two-thirds of the freight moneys paid for the ocean carriage of the American trade, foreign ship owners only one-third. Instead of a constant drain on our gold to pay freights due foreign ship-owners on ocean transportation, such as we now experience, when 92 per cent. of our exports and 83 per cent. of our imports are carried in foreign bottoms, our ocean carriage brought us gold. Two-thirds of our ocean freights being paid to our own ship-owners, and only one-third to foreigners, we incurred no debt on account of the transportation of our imports, but received a credit on account of carrying the larger portion of our exports to market.

Finally, during this period little money was spent by Americans traveling abroad, and any indebtedness incurred on this account can safely be considered as more than offset by the balance created in our favor by the earnings of American vessels.

There can, therefore, be no doubt that our foreign debt in 1860, if any, was insignificant. Such being the case the question arises, how was the debt estimated by Mr. Wells in 1869 at \$1,465,500,000 incurred.

Many looking only to our foreign trade for an explanation, and finding that, although we imported during the years 1861-1869 imports valued at \$732,219,547 in excess of our exports, we exported for the period \$439,678,760 more gold and silver than we imported, thus leaving an adverse balance for which we must have created debt in payment, of only \$292,540,787, declare that the creation of any such foreign debt as that estimated by Mr. Wells to have been impossible, for they say we received nothing in return beyond our excess of imports, as shown above, to account for the creation of debt, and that, therefore, our foreign debt could not have much exceeded that figure.

Such reasoning shows but little appreciation of the conditions under which we incurred our great foreign debt estimated in 1869 at \$1,465,500,000 and now at over \$5,000,000,000.

When the war broke out 65.2 per cent. of our foreign commerce was controlled by American vessels, when it closed the percentage of American carriage had fallen to 27.5 per cent. At the outbreak of the war, when we paid others \$1 for ocean transportation others paid us \$2, and from the very fact that we did the larger share of our own carrying trade, foreigners were indebted to us on this account. But at the close of the war we paid others \$72.50 for ocean transportation where others paid us only \$27.50. Hiring foreign ships, where before we hired our own, we created adverse balances on transportation, amounting to not less than \$25,000,000 per annum for this period. Thus on the account of

ocean transportation we incurred large foreign indebtedness. Such was the cost of the Alabama that drove American shipping from the sea.

Again, with the closing of the war, Americans commenced to travel extensively abroad, and on account of their expenditures in foreign countries we also incurred debt. Such expenses for the period 1861-1869 were estimated by Mr. Wells at \$25,000,000 per annum. Finally we have to consider the debt created by the re-investment of interest on our foreign debt—originating in adverse trade and transportation balances and the expenditures of travelers abroad—as it fell due.

During the period 1861-1869 we, therefore, incurred foreign indebtedness, as given in an able and instructive monograph on our debt abroad by Gen. A. J. Warner, on the following accounts:

Excess of imports over exports, including exports of coin and bullion, from 1860 to 1869	\$300,000,000
Expended by Americans traveling abroad for the same period	225,000,000
Cost of carrying trade in foreign vessels	225,000,000
Interest on one-half the above as the average debt for this period	250,000,000
Total	\$1,000,000,000

This, it may be urged, does not account for the \$1,465,500,000 of foreign indebtedness given by Mr. Wells. But in giving government, state and railway bonds, stocks and real estate mortgages in settlement, they were, for the most part, accepted, that is, bought by the European creditor classes at not more than two-thirds of their face value. Consequently, if our debts were taken on the average at only two thirds of their par value it would have required \$1,500,000,000 bonds, etc., to settle \$1,000,000,000 debt. Mr. Wells' estimate is not, therefore, extravagant.

CONGRESS AND ANOTHER BOND ISSUE.

REFERRING to the depletion of the gold reserve the *New York Times* says: "The only question that is now entertained is how the reserve will be kept up. And it must be remembered always—must never for an instant be forgotten—that no matter what Congress does or fails to do, the President has ample power to maintain the reserve and will use it."

Such is the declaration of an organ that closely reflects the views of Mr. Cleveland.

The existing statutes authorizing the issue and sale of bonds to provide coin for the redemption of the United States legal tender notes, are far from satisfactory to the President. The resumption act of January 14, 1875, makes it obligatory upon the Secretary of the Treasury to redeem the United States legal tender notes in coin, and to enable the Secretary to provide for such redemption, it authorizes him "to use any surplus revenues from time to time in the Treasury and not otherwise appropriated, and to issue, sell and dispose of at not less than par, in coin, any bonds authorized by the act of July 14, 1870." But all bonds authorized under the act referred to (act of July 14, 1870) are payable, not in gold, not in silver, but in coin of the standard value at the date of the passage of the act, to wit, either gold coin containing 25.8 grains of standard gold to the dollar, or standard silver dollars of 412½ grains, at the option of the government. For this reason existing legislation is unsatisfactory to the President.

True, Mr. Cleveland has declared that the nation is under the moral obligation to redeem the bonds issued under the act of 1870, in gold. True, gold monometallists assuming a monopoly of honesty, have declared that it would be dishonest for the government to redeem bonds for which it received gold in payment, in anything but gold, that when the government borrows in gold it is obligatory on it to return gold. But the bonds issued by Mr.

Cleveland in exchange for gold to replenish the depleted gold reserve were purchased with the understanding that the government had the option to pay interest and principal in either gold or silver. To deny this is absurd. As written on their face all bonds issued under the act of July 14, 1870, are payable in coin. Moreover when in 1878, the effort was first made by Mr. Sherman to interpret coin to mean gold, both Senate and House passed by overwhelming majorities, a joint resolution, introduced by Senator Mathews, declaring bonds of the United States issued or authorized to be issued, to be "payable, principal and interest, at the option of the United States, in silver dollars containing 412½ grains of standard silver," and that such payment "is not in violation of the public faith, nor in derogation of the rights of the public creditors."

But putting all this aside there is one fact in connection with the contract made with the Belmont-Morgan Syndicate, which in itself removes any obligation, moral or other, on the part of the United States to redeem the bonds issued thereunder in gold. At the time of the sale of these bonds Congress refused to make the bonds payable in gold, although the Syndicate that had contracted to pay a sum slightly in excess of \$65,000,000 for \$62,315,400 bonds payable in coin and bearing 4 per cent. interest had agreed to take a 3 per cent. bond in place of a 4 per cent. bond if made payable in gold. Rather than surrender the option to pay in either gold or silver, Congress preferred that the government incur an additional interest charge of \$539,159 per annum, a sum amounting in thirty years, or at the maturity of the bonds, to \$16,174,770. Certainly this makes it clear that the purchasers of these bonds understood that they were payable at the option of the government in either gold or silver, for they offered to take bonds yielding \$539,159 less interest per annum if payment of the bonds was specified to be made in gold, and certainly the government will be justified in exercising a right for the reservation of which it has agreed to pay over \$16,000,000 as additional interest.

The President, despite this, despite resolutions of Congress, may vehemently declare that it would be derogatory of the national faith, in violation of the rights of public creditors to tender silver in payment for interest and principal of bonds issued under an act that specifically provides for their payment not in gold, not in silver, but in *coin*, but few others will take Mr. Cleveland's views, and of this he must be aware. It is for this reason that in behalf of the money lenders, Congress will be asked to authorize the issue of bonds specifically payable in gold.

If a Republican Congress does the bidding of the President, where a Democratic Congress refused, not a year ago, the gold press will look upon it as so much gained. If they refuse as they should, the President will issue bonds, will assume the authority to issue bonds under existing statutes. At least the *Times* tells us this is the position that the President will take. Republicans in Congress may refuse to authorize the issue of bonds specifically payable in gold, they may censure the President, pass an act taking from the Secretary of the Treasury the general authority to issue bonds under the Resumption Act, but unless they can muster a majority sufficient to pass the measure over the President's veto, their acts will count for nothing, their protests pass unheeded.

The *New York Times* speaks with confidence and it assures us that if Congress refuses to do the President's bidding, the President will ignore it. The President we are told, will be an authority unto himself, Congress will be disregarded, its protest, the wishes of the people, scorned.

The question that Republicans are asking themselves, is, can our representatives in Congress be depended upon to resent any such disregard of the legislative branch of the government? The duty of the Republicans is plain. Mr. Cleveland should be made to understand that it is the place of the executive to obey Congress, not to over-ride it—to execute the statutes as passed by Congress not his function to interpret or evade them.

THE MEANING OF GOLD EXPORTS.

WHEN, the market being in a state of uncertainty, the speculator in the Chicago wheat pit hears of gold exports he intuitively looks for lower prices—in the language of the pit he turns *bear*. With the brokers in the wheat pit it is a well recognized axiom that the export of gold, other things being equal, means lower prices for wheat, though they may not understand the cause. And this confidence of the brokers in the belief that lower prices will follow gold exports is well founded. True, and of this the speculators are well aware, the price of wheat may rise in the face of gold exports, for although even the rumor of gold exports is used as an effective argument by the *bears*, the effect of such rumors on the wheat market tending to depress prices may be entirely offset and counteracted by news of a *bullish* nature, such as injuries inflicted on the growing crop, etc., and the prospect of a short crop. But it is none the less true that the knowledge of gold exports always has a tendency in the grain pit to depress prices. On news of gold exports *bears* sell and *bulls* hesitate to buy, *bears* hoping that under the influence of gold exports prices will so fall as to enable them to buy back at a profit that which they sell and contract to deliver, and the *bulls* hesitating to buy for the fear that prices will further fall.

The reason for such effect of gold exports on the grain markets is simply this. The export of gold means that our foreign creditors regard gold as cheaper than wheat or other produce, it means that at the price at which wheat is held at such times the foreign demand is curtailed, it means that our foreign creditors find they can take gold from us and buy more wheat at Russian, Indian or Argentine ports than they can at New York. Our production of wheat being more than sufficient for our own consumption, there is only demand for our surplus at prices that will tempt foreign buying. When gold is taken in preference to wheat, it means that the price at which we offer our surplus product is not low enough to induce free foreign buying. The result is, supply at such price outruns demand and prices fall until European demand springs up in sufficient volume to restore the equilibrium between supply and demand. What is true of wheat, is true of cotton and all other staple articles of export. All our chief commodities of export tend to decline in the face of gold exports, for gold exports mean that such commodities are held too high to induce foreign buying,—that the foreign demand will be restricted until prices fall.

For the producer then, what is the meaning of continued gold exports? For the farmer it means lower prices for his wheat and corn, for the planter less return for his crop of cotton. The lesson to be drawn from the renewed exports of gold in a month when the export of our produce should be largest, when under normal conditions gold should flow to, not away from our shores, is that prices have not yet reached that low plain which gold-monometallism makes inevitable. As much as our producers have suffered from falling prices, they still must suffer more if we adhere to the gold standard.

Gold papers to the contrary, our farmers will receive less return for their labor this year than ever before. The planting and reaping of the crops has not enriched but impoverished them and brought them one step nearer to bankruptcy. Cotton, we are told, has advanced, but the cotton yield will be but two-thirds of a normal crop. The average return for the labor of the planter will be no greater than last year. Cotton is, indeed, higher, but the planter has less to sell. Of course some producers in favored sections in Alabama and Georgia will be benefited, but they will be benefited at the expense of the Texas planters whose crops have been ruined and who will receive but little if any return for their labor. So, also, the farmer will receive a little higher price for his wheat than a year ago but the average return per acre will be perhaps less than ever. The farmer who planted spring wheat will benefited by higher prices, but these prices are

higher because of the failure of the winter wheat crop. The harvest of corn has been bountiful, but the price that can be obtained is insufficient to pay, in many cases, the cost of harvesting and marketing. Oats, rye, barley are all lower than a year ago, and the same is true of hogs, sheep and steers.

The average return to the farmer will be less this year than last, but the gold standard calls upon farmer, as upon manufacturer, for a still greater sacrifice.

To some extent the low prices now ruling have encouraged foreign buying and led to increased exports, but as large as were our exports for October, still exports were and are insufficient in volume to check the export of gold,—low as were, and are, the prices received for our products, still our producers must accept lower prices, prices so low as to induce such a foreign demand for, and export of merchandise as will meet the demands of our foreign creditors and check the export of gold. Such results our persistence in the suicidal policy of gold-monometallism make inevitable.

To hold up prices in the face of gold exports is impossible, for the export of gold means the contraction of the stock of gold with which we have to do business and on which we base our credit, which credit must be contracted as the basis is narrowed.

We are told our currency is redundant, which means prices are too high. But we risk nothing in making the assertion that it is not of high but of low prices that producers complain. We are told we must retire the greenbacks, and before we can be firmly established on a gold basis, so we must. We answer that to our producers such contraction would be anything but a blessing. Gold organs reply that only by contracting our currency can we prevent gold exports, which simply stated in this: Only by further forcing down prices can we induce foreign buying in sufficient volume to meet the demands of our foreign creditors. Under gold-monometallism, contraction with consequent lower prices is the only preventive of gold exports. But lower prices mean impoverishment and absolute ruin for millions, and contraction entailing such consequences our people certainly do not want.

Besides contraction of the superstructure, *i. e.*, retirement of the greenbacks and treasury notes resting on gold, as proposed by the gold press, there is only one other way to check gold exports and that is broaden the base on which the superstructure rests and thus decrease the demand for gold. In other words restore Bimetallism.

THE CENTRALIZATION OF WEALTH.

NO engine ever proved so mighty, no instrument so powerful, so unfailing, in the transference of property from the producing to the money lending classes, and the consequent centralization of wealth in the hands of the few, as the single gold standard. Having discarded silver and gained control over the gold money of the world, the creditor classes have the producing classes absolutely at their mercy, for, by displacing silver, the demand for gold has been doubled, and continues to increase as trade and population grow. And with this increase and increasing demand, gold has and must continue to rise in value, resulting in a shrinkage in the value of the property of all producers, and an increase in the burden of all debtors in a like ratio.

No one ever perceived this more clearly than Samuel Lloyd, who rose to the head of one of London's greatest banking firms, a firm afterwards merged into the London and Westminster Bank, —the recognized chief of the monied interests during the second quarter of the century, the author of the Bank Restriction Act of 1844,—a man who influenced the policy of England, we might safely add of the world, more than any other man of his time. Lloyd's first great aim was to limit the issues of the Bank of England and thus rigidly limit the currency of England to the gold available for money. This was accomplished by the Bank

Act of 1844 which required that the Bank of England hold pound for pound in gold in its vaults against every pound of paper outstanding in excess of £14,000,000. Thus securing an inelastic currency that could not be increased in obedience to the increased demands of trade, save by additions to the stock of gold, Lloyd felt that he had placed the debtor classes prostrate at the feet of their creditors. The legal tender money being insufficient to carry on the trade, and being absolutely fixed, he saw that payment was only made possible to their debtors when the creditors saw fit to loan them the means. It followed that when the creditor classes chose to contract loans, payment became impossible, and they thus had it in their power to forfeit the property of their debtors.

Lloyd reasoned that with expanding trade, and a currency fixed absolutely by the quantity of gold in the country, money must rise in value as the demand thrown upon it by growing population and expanding trade increased, for he deemed it impossible that the production of gold would be such as to make possible an increase in the quantity of gold in use in money as fast as population and trade grew. He perceived that as gold became more and more valuable, it would become more and more difficult for debtors to pay their debts, and saw that debtors thus becoming more and more dependent on loans of the creditor class to enable them to meet payments of interest and principal, debtors would be forced, whenever the creditor classes systematically contracted loans, to surrender their property on such terms as creditors might dictate.

He foresaw that under such contraction prices would fall to a lower level than in other nations, that then gold would flow into England, and that this influx would increase the quantity of money and raise prices to the great benefit of the creditor class, who could sell the property of debtors forfeited during the panic, at an advance. The property of one class of debtors having first been forfeited and then sold at an advance to a new set of hopeful producers, the wheels of contraction could again be put in motion, another panic precipitated, and another set of debtors shorn of their property.

Fortunately for the producing classes of the world, the great discoveries of gold in California and Australia upset Lloyd's plans. For a time attempts at contraction miscarried and the world prospered. But while the contractionists failed in their effort to demonetize gold in 1850-55, they succeeded in demonetizing silver twenty years later, and now we see Samuel Lloyd's policy being put in force, with the result that the few are being enriched at the expense of the many.

WOMAN'S WAYS.

REMEMBER, three things come not back;
The arrow sent upon its track—
It will not swerve, it will not stay
Its speed; it flies to wound or slay.

The spoken word, so soon forgot
By thee; but it has perished not;
In other hearts 'tis living still
And doing work for good or ill.

And the lost opportunity
That cometh back no more to thee,
In vain thou weepest, in vain dost yearn,
Those three will never more return.

—Constantina E. Brooks.

Mlle. Jeanne Benaben, who took her bachelor's degree when only 16, two years ago, has just passed a brilliant examination for the licentiate of philosophy at the Paris Sorbonne.

Queen Margherita, of Italy, has a curious hobby, the collection of shoes. She has a pair that belonged to Joan of Arc, those worn by Mary, Queen of Scots, on her way to the scaffold, a pair of slippers of Marie Antoinette, and the shoes once owned by Ninon Lenclos and by Queen Louise of Prussia. Her dearest

treasures, however, are the knitted silk socks and the little leather shoes first worn by the Prince of Naples.

The first state in the union to give women even limited suffrage was Kentucky. In 1842 that state passed a law authorizing widows with children to vote for school directors.

One great drawback to making a living by a woman who is compelled through necessity to go out to work is the competition she is forced to meet with in the case of daughters of well-to-do people, who simply go out to make money to dress or to spend. In case of a strike for higher wages or against a reduction, these girls, who have parents to support them and homes to go to, are the very ones who will accept and stay in, simply because they do not depend upon their wages for board or rent.

Gratitude is a troublesome emotion. It seems sometimes to demand a return of favors or courtesies, and it should, therefore, be kept down by the woman who does not care to labor.

It was the night before the wedding, and he was bidding her good night, and softly whispered: "To-morrow eve, darling, we begin our journey as bride and bridegroom, pilgrims of life together; hand in hand we will journey adown life's rugged road. We shall want to set out with a glorious equipment of faith, and hope, and courage, that neither of us may faint and fall by the wayside before the journey is ended; will we not, darling?"

"I—I—oh, yes, to be sure; only I really am so worried about the train of my dress. It didn't hang one bit nice to-day when I tried the dress on, and I'd die with mortification if it hung so at the wedding to-morrow. Go on with what you were saying, dear!"

A CHAPTER ABOUT CHILDREN.

SEE my pretty ruffled dress!
See my teenty locket!
'Spect's I's most a lady now
'Cause I's got a pocket.
See my pretty hankerfist!
Sunday days I has it—
I can blow my nose in church
Most like papa does it!

These down here are my new shoes,
That I walk my feet in—
'Course it wouldn't do to wear
Copper-toes to meetin'.
Papa's hitchin' Jack and Gray—
And they keep a prancin',
Horses don't wear Sunday clothes—
They don't know how they're dancin'.

Grandmother used to go with us,
Now she's gone to Heaven,
'Spect she's at the angel church
Up where God is livin'.
See my hair, all made in curls,
That I look so sweet in—
Don't you want a nice clean kiss,
'Fore we go to meetin'?

No matter how strongly she objects to hygienic and reform garments for herself, the up-to-date woman dresses her children in strictly sensible clothing.

When these severe young mothers who sit in judgment on the little errors and occasional naughtiness of small boys and girls apportion penalties for transgressions, would it not be as well for them to deal more gently with the erring than they do? It is so easy to be too harsh, it is so often our own vanity that is injured by the little one's misbehavior, it is so often our blundering stupidity which misunderstands and will not accept explanation, that we would do well to reflect before we punish.

Older and experienced parents are much more gentle, and therefore more judicious than younger fathers and mothers, intent on making their children paragons. To pass over many faults without seeing them is a positive duty in child training.

Above all things, children should not be punished for accidents. To discriminate between wilful disobedience and forgetfulness should be the maternal habit. Clothing should not be uplifted into undue importance. Torn aprons and trousers are of less consequence than a sensitive nature snubbed by reproof in

public, or crushed by severe rebuke. I want to urge gentleness on mothers everywhere.

A WORD WITH THE DOCTOR.

WRINKLES of long standing cannot be removed except by the treatment of skin specialists. Incipient wrinkles around eyes and mouth, however, may be treated with advantage by the application of an astringent skin-tightener or tonic. Benzoin is good for this purpose, and quite harmless.

The lemon is an excellent fruit, but its virtues are apt to be somewhat exaggerated. Lemon juice is an excellent anti-scorbutic—that is, a preventer of scurvy—and by analogy may be regarded as good for the complexion and skin generally, taken in moderation and well diluted. As a remedy for slight digestive disturbances lemon juice has been recommended, although its virtues in rheumatism are very problematical. For checking bleeding of internal nature iced lemon juice has been found effective.

An excellent oatmeal lotion is made by putting one pound of oatmeal into a gallon of water. Let it stand for twenty-four hours, then strain and add four ounces of spirits of wine. Use it three or four times a day to prevent greasiness of the skin.

A word or two about the treatment of burns—for the masses of people, many of whom live some distance from drug stores and doctors, there is nothing better than the old-time application of pure lard and flour. It is well worth while for every housekeeper to buy some pounds of pure leaf lard, render it with the utmost care, and put it, while piping hot, into pots or bottles which may be hermetically sealed. A cupful of lard mixed with flour to form a soft paste may be applied to a burn without loss of time. The experience of years has demonstrated that if this application is followed up, there will be neither scar nor irritation following the healing of the injured part.

TEA TABLE GOSSIP.

ONE of the few sights more mournful than an old woman trying to appear young is a very young man trying to look old.

The peacock's spreading train is not the bird's tail, but a coronal of feathers above the tail. The true tail consists of eighteen feathers beneath the coronal. The latter is provided with a curious system of muscles by which it can be erected at will.

The visitor who is easily entertained is an entertaining person, and is generally welcome, even if he have many faults.

When it thunders and lightens, instead of crawling under the feather bed, fill the bathtub and stay in that until the storm is over. An electric discharge has no effect on anything that is thoroughly wet.

The people of the United States use on an average 12,000,000 postage stamps of all kinds each and every day of the year, or a total of about 4,380,000,000 per annum.

Tea should never be allowed to stand upon the "grounds." If it must unavoidably be made some time before it is to be used, the liquid should be poured from the leaves. It may then be kept ready for a delayed member of the family for a long time without serious deterioration, or at least without the addition of any harmful qualities.

In many old families the custom has obtained from time immemorial of putting an extra plate and chair for the stranger or an unexpected guest. In those older days there was good reason for this. Hotels were few, and travelling was mostly done by private conveyance. It was the unwritten law of hospitality that the stranger could find a welcome in almost every household. Of course conditions have changed, and generosity has taken a new form.

SOME QUERIES ANSWERED.

FARM JOURNAL.
WILMER ATKINSON CO.,
PROPRIETORS.

PHILADELPHIA, November 15, 1895.

To the Editor of THE AMERICAN, Philadelphia, Pa.

DEAR SIR: We have a New Jersey subscriber who asks the following questions:

1. How much is our foreign indebtedness (national, state, municipal, corporate and private)?
 2. About how much gold will it take to pay the annual interest?
 3. What is our annual production of gold?
 4. Do our American travelers spend more abroad each year than is brought to America in the same way?
 5. How much?
 6. What has been the average balance of trade in our favor for the past few years?
 7. Or is it the other way?
 8. If our production of gold is not enough to pay the interest on foreign indebtedness, after settling balances of trade, etc., how are we ever to pay the interest and principal, too, in gold?
 9. If we cannot pay it in gold, is there any other way to pay it?
 10. If we attempt to pay in anything but gold, and foreigners refuse to accept, what would be the result?
- Will you kindly answer?

Very truly yours,

WILMER ATKINSON CO.

1. Our foreign debt is currently estimated at about \$5,000,000,000.
2. To meet the interest on a debt of \$5,000,000,000 at 4 per cent. requires the payment of \$200,000,000 annually.
3. Since the discovery of gold in California in 1848 our production of gold has averaged \$42,225,000 per annum. For 1894 the production of gold in the United States is given by Mr. Preston, Director of the Mint, at \$39,500,000, and he estimates that the production for this year will reach \$46,000,000.
4. Americans traveling and living abroad have spent, for the last few years, probably not less than \$75,000,000 per annum in excess of similar expenditures of Europeans traveling in America.
5. It has been estimated that American travelers in Europe spend \$8 for every \$1 spent by Europeans traveling in America, either on business or pleasure.
6. For the five fiscal years, 1891-1895, inclusive, the merchandise trade balance in favor of the United States has averaged \$107,285,979, being \$536,429,894 for the five years.
7. During the last twenty years the trade balance has been against the United States in only three years, in 1888, 1889 and 1893—the largest adverse balance being \$28,002,607 for 1888.
8. It is impossible to pay the interest on our foreign debt, let alone the principal, in actual gold, for even if we could command the total annual production of gold the world over it would not suffice to pay the interest on our foreign debt. Nor would all the gold ever mined in the world and still in use as money be sufficient to extinguish our foreign debt if payment were demanded in gold. The gold of the world in use as money is estimated at about \$4,000,000,000, our foreign debt at \$5,000,000,000.
9. The major portion of the interest, as well as the principal, of our foreign debt as it falls due, must and will be paid in merchandise or not at all. In merchandise we can pay both interest and principal, but not if we persist in the policy of gold monometallism. The constantly increasing quantity of commodities that we are required to export to meet the charges of our foreign debt, as gold appreciates and prices fall, is impoverishing our people and driving us to bankruptcy. With wheat at a dollar and cotton at twelve cents we could readily pay the interest and reduce the principal of our foreign debt, but at present prices this is quite impossible.
10. Our foreign creditors have in many cases stipulated for payment in gold, but where payment in gold is not specifically called for it is our right to tender full legal tender silver in payment. To pay in merchandise we must offer our commodities at such low prices that our creditors will prefer payment in commodities to gold.

Gold is not desired for itself. It is desired only because it commands the necessities and luxuries of life. Therefore, if gold

will buy more of such commodities as are desired for consumption by our foreign creditors in the United States than elsewhere, they will take such commodities in preference to gold. But under gold monometallism, to make our chief articles of export cheaper than those offered by silver using peoples, means the impoverishment and degradation of our producing classes. Our task then is to remove such competition of silver using peoples—competition stimulated and encouraged by the depreciation of silver as measured by gold—and raise the price of wheat and cotton and other products. This can be done by opening our mints to silver, and returning to genuine bimetallism.

The question of our foreign indebtedness will be fully discussed in a series of three articles prepared for THE AMERICAN, the first of which will be found in another column.

NEWSPAPER NOTES.

Ladies' Every Saturday will hereafter be issued from its new offices, No. 920 Walnut street, Philadelphia. It is a high-class literary weekly journal, edited with marked ability by Mr. Wm. Gardner Osgoodby, and is a valuable and welcome Saturday morning visitor to the home circle.

Mr. Anthony J. Drexel Biddle and Mr. Alexander Bradley have revived *The Sunday Graphic* of this city, and propose, under their joint ownership and direction, to make the *Graphic* a first-class Sunday newspaper in all respects. Mr. Biddle is a gentleman of acknowledged literary ability. As a newspaper man he won his spurs on the local staff of the *Public Ledger*, where his industry, enterprise, and kindly, modest ways gained the confidence and lasting esteem of his colleagues. It is within the possibilities that his aggressive energy will before long transform the *Graphic* into a daily morning newspaper. As surely as he deserves success so surely will he obtain it.

The St. Louis Globe-Democrat and *The St. Louis Republic*, which have sold heretofore for five cents a copy, have simultaneously reduced the price of their daily editions to one cent per copy in the city and two cents outside of St. Louis. The price of their Sunday editions remains the same—five cents a copy. Next!

The English papers are telling stories illustrating the conceit of Henry Reeves, C. B., once editor of *The Edinburgh Review*, who died the other day. On one occasion he called forth the contempt of Carlyle. The sage, in advanced life, was dining out, and Reeves was one of the party. He was in a very didactic mood that night, and attracted Carlyle's attention. After a long scrutiny, Carlyle thus soliloquized with himself in words perfectly audible to his neighbors. "Eh, mon, you're a puir, wratched, meeserable cratur."

Eleven years ago George Newnes was a young brass-finisher in a factory at Manchester, England. He possessed some literary ability and remarkable business tact. He conceived the idea of a small penny paper for the masses, to be called *Tid Bits*. He borrowed £100 from a friend and issued the first number of *Tid Bits*, a weekly paper. Its success in Manchester was so apparent from the first that Newnes removed to London. There *Tid Bits* became popular and prosperous in a few months. From a poor brass-finisher Newnes soon became the proprietor of an immense publishing house. Two years ago he started the *Strand Magazine*, which, like *Tid Bits*, was an instantaneous success. In eleven years George Newnes has made a remarkable record. To-day he is a millionaire and a member of Parliament.

AMONG THE PREACHERS.

The Metropolitan Tabernacle is still the best attended place of worship in England. There is a church membership of over 5000.

A Capuchin friar in the south of France named Father Joseph has been in the habit of firing off a cannon to attract congregations. The cannon blew up recently, killing a man some distance off, and the friar was fined 200 francs for "homicide through imprudence."

We do not see God with the intellect. Wisdom never finds out God. He hides himself from the wise and prudent. The pure in heart see God. Not simply in heaven, but the pure in heart see Him in this life. See Him in all its tears and sorrows, in all its inscrutable mysteries, and in all its midnight darkness. To see God is enough to rift every cloud, to dry every tear, to clear up every mystery. "Blessed are the pure in heart; for they shall see God."

Bishop Newman, in addressing the younger ministers on the subject of oratory, is reported as saying: "I would give the world if I could pronounce 'God' as Bishop Simpson did."

Faith not only leads to work, but the effort to work leads to faith. Always the deepest religious experience is born of the strongest moral purpose.

In the State of Illinois there is only one Presbyterian Sabbath-school missionary, Mr. M. A. Stone. During the past year he has reported ten new Sabbath-schools, three reorganizations, four hundred and eighty-six new scholars and forty-one teachers; six thousand five hundred and ninety-four miles travelled, two hundred and fifteen addresses delivered and sixty-nine conversions noted.

For two years the plan of making the church absolutely free to all worshippers has been tried at St. George's Roman Catholic Cathedral, Southwark, London. The Bishop reports that the first year the voluntary contributions fell only \$500 below the former receipts, while the number of worshippers increased by three hundred and four. Last year there was a further increase of one hundred and fifty-five each Sunday, with a reduction of the deficiency to \$300.

ODDS AND ENDS.

A REAL lover of books hates to see the leaves badly cut. This is the right way of doing it: Lay the book flat on a table or in the lap, holding down the leaves to be cut with the left hand; then with the right insert the paper knife (which should be thin) to the handle in the fold and draw through with a quiet, steady, outward and upward motion (no sawing). Repeat the process as many times as necessary, being especially careful in cutting across the top of the page not to leave a quarter of an inch uncut, as, in case the book is opened wide, it will be liable to tear unevenly.

Chrysoloras, a native of Constantinople, who has been styled the restorer of Greek in Italy, carried Greek lore and taught his native tongue to the magnates and youth of the principal Italian cities from 1400 to 1415, and his Greek grammar was the standard for many years. Greek at that time was little known in Western and Northern Europe, not a single book in that idiom being found in the library of the King of France as late as 1425, but it became a favorite study in Italy, where many Greek scholars found refuge after the final overthrow of the Eastern Empire in 1453.

Every watchmaker knows that the human frame is an excellent magnet. A man will carry a watch for years and be proud of its accuracy. Then he will fall ill, the watch will lie on the mantelpiece or on the chest of drawers and will develop great inaccuracy and unreliability. The only explanation given is that the absence of magnetism upsets the time announcer, and the best proof of this is that when the man recovers and takes his watch it soon gets right again. No two men appear to have the same magnetism in their frames, and it is seldom that two can use the same watch satisfactorily.

OUR PARIS LETTER.

[From our Special Correspondent.]

HOW FRENCH CABINETS ARE SOMETIMES FORMED—POLITICIANS ON SALE—THE HEBREW BIDDERS ARE INVARIABLY SUCCESSFUL, BUYERS—ISRAEL RULES THE STOCK MARKET.

PARIS, November 8, 1895.

THE new cabinet has not had a "good press;" save and except in the *advanced* newspapers, we read the surprise felt at this sudden shifting of power from the Moderators to the Radicals, no one seeming to reflect that those qualifications of parties have lost all special signification in the present parliamentary disarray, where political questions—that of rotation in office excepted—and even questions affecting the national weal, are subordinated to questions of persons. Mr. Ribot had given general satisfaction; he and his colleagues had shown firmness at home, and tact abroad, but it had been "in" too long to suit those who hankered after its portfolios, and so was doomed to go "out" on or about the date fixed for its demise, at the moment of its birth.

The Chamber is accused of inconsistency; a vote of confidence, by an overwhelming majority, on its first attack by the Socialist, Jaures; forty-eight hours later, a crushing minority to the same ministry, on its second attack by another Socialist, Rouanet. There is nothing abnormal in this divergency. In England, political parties are clearly defined; there we see Conservatives and Liberals, each party having its especial program. In France, Republicans and Monarchists are split up into an infinity of groups, differing on essential points, as a rule, but occasionally uniting when the objection in views is obstructive. The Monarchists, not numerous enough to impose their own platform, can, however, defeat or sustain a ministry at pleasure; they plumped for Mr. Ribot, when the question at issue was the defence of Social institutions, against Socialist intrigues; they joined hands with the Radicals upon the Premier's refusal to prosecute all further investigation of the disgraceful complicity of legislators and public functionaries in that immense swindle, the South of France railway enterprise, invented by the "suicided" Jew, Reinach, and for participation in which that whilom, bright luminary of Democracy, Senator Magnier, is now enjoying a twelve months' *otium*—more or less—*cum dignitate*, within the walls of a penitentiary. Now, Mr. Ribot, unfortunately, could not do otherwise than decline to throw more light on this scaly business; all his certain supporters are compromised in it, and without the votes of the *chéquards* he never could obtain a majority. His attitude then was dictated on the principle of self-defence. And in this connection, be it noticed, that in connection with the recent frauds no Royalist nor Imperialist deputy has been implicated; all these aiders and abettors belong exclusively to that clique of politicians for whom "Incorruptible" Robespierre is the avowed model and prototype. We have no data by which to estimate the possible action *ad hoc* of Maximilian did he live in this year of grace 1895, but of his pretended disciples it may be safely said that never in the palmiest days of Tammany, in Turkey, where the only organization is that of peculation, in any South American republic, have venality and corruption in high place attained so elevated a seat as during the administrations of the French Republican regime. Every one of these politicians is on sale, and if any one of them can boast of clean hands as yet, it is simply because he has set a price upon his influence, which exceeds the estimate of its value by the Hebrew bidders.

Possibility of More Respectable Representatives.

So much for the morality of the French legislators, and yet they pretend to account for their late incoherency by "consideration of moral principle." Strangely enough, this vote, gave a hint to Mr. Felix Faure for the choice of a successor to Mr. Ribot; it was revolutionary, if you will, but it was not

Wanamaker's

Spectacles EYE helps. It is the part of common sense to keep oneself comfortable. When the eyes pain, smart or water from use it is their pleading for help. Spectacles! No matter if somebody tries to dissuade you. It is you who have the pain and danger. We do not charge anything for examination of the eyes, and in cases where an oculist's care is needed we frankly tell you. Most spectacle stores take risks. We do not, nor do we let you take them. We fill oculists' prescriptions and have a handy workshop for quick repairing. If your glasses are crooked or bind or pinch we'll be happy to set them right. Nothing to pay for that as a rule.

Juniper street side.

Richards' Stamping Pad, \$1. It is a novelty to find a stamping outfit that does not entail a deal of worry and care. With this Magic Pad no paint, powder or hot iron is required and any initial or picture from book or magazine can be copied. Stamping on wool, cotton, silk, velvet, china, celluloid, with almost no trouble. Outfit \$1. Hundreds have been sold.

JOHN WANAMAKER.

"Stuttgarter" Sanitary Underwear.



If health underwear is desired you should try the famous "Stuttgarter." It undoubtedly is the best fitting, the best seamed, the most healthful and the cheapest.

We are the sole Philadelphia agents for this unsurpassed underwear, and have established a department for its sale, separate from all other underwear. You are invited to inspect the goods. We show a complete line for men, women and children. A catalogue, containing descriptions, prices and samples, will be mailed to any address upon request.

Strawbridge & Clothier.

intended to designate Rouanet as that man, nor to establish any confusion between the legislative and the judicial prerogatives. It was connected with no governmental principle, and hence a sort of stupefaction, when it was known that this chosen vessel was Mr. Bourgeois, a professed leveler, with whom, it is notorious, Mr. Faure is not in a communion of views on many essential points. Probably the latter, convinced that with enough rope at their disposal, the Radicals will speedily hang themselves, thus giving their party a chance to exhibit its incapacity to govern, when it will be swamped in general contempt, and after two or three more crises, the Parliament being dissolved, the country may elect to send more decent representatives to the Palais Bourbon.

The Ministerial declaration on Monday last contained *everything or nothing*, according to the proclivities of its hearers and readers. The friends of the Cabinet—all of the *arcades ambo* sort—applaud it as the "dawn of a new era of reform, etc." The other side argues that "to promise is easy; to perform may be attended with difficulties," especially as the income tax, one of its principal keystones, and quite logically defended by those who have no fixed incomes displeases all those who are afflicted with one. Then, too, the composition of the ministry is unsatisfactory. Three of the late incumbents were of great ability, particularly M. Hanotaux, whose competency in the management of foreign relations was so universally admitted that he retained his office under every preceding administration during the last three years. He was requested on this occasion also, to hold on. He refused to accept "all solidarity with politicians whose tendencies must fatally compromise French international interests." So did every French diplomatist to whom the portfolio was offered, and consequently, Dr. Berthelot, the eminent chemist, was shifted from another department to take charge of foreign affairs, with the mechanism of which he is about as familiar as would be a Comanche Indian. M. Mesurier, in charge of the Department of Commerce, was by trade a designer of shawls, and while chairman of the municipal council, attained some celebrity by his efforts to de-baptize the Parisian streets, on the plea that the names of saints and generals now borne by them are inconsistent with Republican principles!!!

Ministers Who Are Misfits.

Lockroy, Minister of the Marine, was, until his marriage with V. Hugo's widowed daughter-in-law, a *vaudevillian* and dramatic critic. Since then, being by temperament a critique, he has taken up criticism of naval abuses and shortcomings, which he has cleverly and justly stigmatized. It may be questioned that he will do any better than his predecessors, his practical knowledge of seafaring matters being limited to a tour of inspection of the Mediterranean fleet, an excursion to the Levant with Rouan, and a previous journey along with Garibaldi, with the expedition to Marsala. The new Minister of War, Cavaignac, is a son of him who as a Chief Executive, quenched in blood the insurrection of June, 1848, and sent an army to besiege Rome in 1849. For these two acts he was tabooed by the *néo*-Republicans, but regained their favor when sent to take a back seat by Louis Napoleon. The son never did anything remarkable except when, as a boy, he refused to accept a school prize from the hands of the Prince Imperial. He fought gallantly enough, as a non-commissioned officer, in the Franco-German war, and has frequently occupied several important posts under the government, in all of which he has shown rather incapacity than talent. The news of his intended nomination was badly received by the army. Several general officers attached to the War department, as well as Saussion, governor of Paris, threatened a demand to be relieved from duty. None of them having executed their menace, it is concluded that they will stay where they are, as their obnoxious chief cannot hold his office for any length of time. How long this may be, no one can predict. The Bourgeois Cabinet seems to be in the same uncertain situation as was "Little Johnny" in regard to his ultimate *post mortem* destination, but to quote an essentially popular newspaper, *Le Petit Journal*—circulation almost exclusively among the *vox populi*, of

HENRY T. COATES & CO.

Publishers, Philadelphia.

New Books FALL OF 1895.

EDMONDO DE AMICIS

Spain and the Spaniards.

Translated from the Italian by Stanley R. Yarnall.

This edition is made from new electrotypes plates, and has been very carefully printed. It contains forty-five photogravure illustrations and a map. Bound in two volumes, small octavo, gilt tops. Cloth, ornamental, in cloth box (with slip covers) \$5.00; half calf, gilt top, \$10.00; large-paper edition in two vols., forty-five photogravures on India paper, mounted, limited to 150 copies, \$10.00.

HORATIO ALGER, JR.

Adrift in the City; or, Paul Conrad's Plucky Fight.

Illustrated. 12mo, cloth, \$1.25.

HARRY CASTLETON.

Elam Storm, the Wolf.

The Missing Pocket Book; or, Tom Mason's Luck.

Illustrated. 12mos, cloth, each \$1.25.

EDWARD S. ELLIS.

The Path in the Ravine.

The Young Rancher.

Illustrated. 12mos, cloth, each \$1.25.

EDWARD KING.

Under the Red Flag.

Illustrated. 12mo, cloth, \$1.25.

LUCY C. LILLIE.

Ruth Endicott's Way.

Alison's Adventures.

Illustrated. 12mos, cloth, each \$1.25.

NEW LIBRARY EDITIONS.

Blackmore (R. D.) Lorna Doone. Linen buckram cloth, gilt top. 3 vols., 12mo, \$2.00.

Carlyle (Thomas). The French Revolution. Linen buckram cloth, gilt top. 3 vols., 12mo, \$3.00.

Eliot (George). Romola. Linen buckram cloth, gilt top. 2 vols., 12mo, \$2.00.

Wharton (Grace and Philip). Wits and Beaux of Society. Linen buckram cloth, gilt top. 2 vols., 12mo, \$2.00.

Wharton (Grace and Philip). Queens of Society. Linen buckram cloth, gilt top. 2 vols., 12mo, \$2.00.

*All the above sets bound in half calf, gilt top (extra width of back and corners) at \$1.50 per volume

31st Edition, Enlarged and Thoroughly Revised.

THE FIRESIDE ENCYCLOPEDIA OF POETRY.

Collected and arranged by HENRY T. COATES. Imperial 8vo. Cloth extra, gilt sides and edges, \$3.50. Half morocco, antique, gilt edges, \$6.50. Turkey morocco, full gilt edges, \$8.00.

The remarkable success that has attended the publication of "The Fireside Encyclopedia of Poetry" has induced the author to thoroughly revise it, and to make it in every way worthy of the high place it has attained.

...CHOICE...

Christmas Gifts.

The Land of Tawny Beasts.

By PIERRE MAEL. A most original and valuable work, translated by ELIZABETH L. CARV. This describes the adventures of a party of explorers and hunters in the Himalayas, who are attacked by Hindoo fanatics and have all sorts of strange experiences in consequence.

With fifty-two wood engravings, done in the best modern French style, by A. PARIS.
4to, Holliston cloth, \$2.50; polished buckram, \$2.50; Holliston cloth, full gilt, beveled boards, \$3.00.

Books for Young People.

The Children's Book of Dogs and Cats.

With twelve facsimiles of water-color sketches by FREDERICK J. BOSTON. Six of them have dogs as their central figures and six have cats.

MISS ELIZABETH S. TUCKER has written stories for the pictures, which are beautifully printed in inks of different colors, enclosed in decorative borders designed by her. There is a different border or an elaborate tail-piece for each page of text, each illustrating some scene referred to in the text.

Large 4to, boards, with covers in colors, \$2.50.

Cats and Kittens. Dogs Great and Small.

Made up of selections from "The Children's Book of Dogs and Cats," each containing just half the illustrations and text of the large volume.

Large 4to, boards, with covers in colors, price, each, \$1.50.

The Enchanted Butterflies.

By ADELAIDE UPTON CROSBY. A delightful fairy tale, with Princess Sunbeam and Princess Moonbeam as the principal characters. Illustrated by SUSAN H. CROSBY and the author.

The illustrations are half-tone engravings after designs that are a combination of photography and wash-drawings by the artist.

Children were posed in the costumes of the characters in the book, and then the background of the scene was drawn about their photographs.
12mo, half white cloth, boxed, \$1.25; same, full buckram, \$1.25.

A Daily Staff for Life's Pathway.

By C. S. DE ROSE. A quotation of a helpful and cheering nature for every day of the year. Carefully selected from the best writers. An especially appropriate present for Christmas.
12mo, Holliston cloth, \$1.00; full white cloth, full gilt, boxed, \$1.25.

Westminster.

By SIR WALTER BESANT. Those who have read with pleasure and profit SIR WALTER BESANT'S valuable book, "London," will gladly welcome this companion volume.

Fully illustrated by WILLIAM PATTEN and others and giving facsimiles of many quaint old documents and missals, memorial windows and wonderful buildings of this "City which has no citizens."

The book includes among its chapters, "The King's Palace of Westminster," "The Abbey," "The Vanished Palace," "The Streets and the People," and "The Court of Charles II."

Large 12mo, brown or green buckram, stamped with gold and ink, \$3.00. Same, presentation edition, white buckram, full gilt, boxed, \$4.00.

Lyrics of Love and Nature.

By MARY BERRI CHAPMAN. Some of these poems appeared in the *Century* and other well-known magazines, where they attracted considerable attention by their strength and beauty.

With eight half-tone engravings after original drawings by the author.

16mo, half white cloth, \$1.25; full buckram, \$1.25; rose binding, full gilt, in a box, \$1.50.
Half calf, \$2.50; limp calf, \$3.00.

Prince and Princesses Paper Dolls.

By ELIZABETH S. TUCKER. A beautiful series of historical paper dolls, done in MISS TUCKER'S daintiest style.

The personages represented are, Mary, Queen of Scots, as she appeared in 1554; Wilhelmina, the Queen of Holland, 1887; An American Princess, 1895; Infanta Marguerite of Spain, 1422; Louis, Dauphin of France, 1739; Crown Prince Wilhelm Friedrich of Germany, 1890; Albert Edward, Prince of Wales, 1855.

With the designs as loose sheets in a box, with cover in colors. Price, 75 cents.

Send for Descriptive Catalogue. On receipt of ten cents a Catalogue, and a sample copy of THE POCKET MAGAZINE or a calendar will be sent to any address. On receipt of price, any publication will be sent to any address (at the publisher's expense). Mention THE AMERICAN.

Frederick A. Stokes Company,

27 and 29 W. Twenty-third St.,

NEW YORK CITY.

2,500,000 daily—"These repeated changes in the direction of foreign affairs, of the army and of the navy, which directly interest the national defence, inspire painful presentiments to all good citizens, who subordinate the interest of their party to the interest of their country." To sum up, and premising that, until the ministers have executed, or have tried to execute their platform, it is premature to predict their fate. I may say with Calchas in *La Belle Helene*, "too many flowers" on the one hand; too many bricks on the other. The general opinion, however, assigns to this combination a lease of life of from one fortnight to three months, not more, certainly.

The Hebrew Pockets the Shekels.

The country at large has remained sublimely indifferent to and through this crisis, the Bourse *idem*. When the Ribot crowd went out, the French three per cents. fell one cent—five centimes. When the Bourgeois & Co. came in, it rose the same, and the panic which began in the Temple of Mammon between these two events, had naught to do with either, but was the result of exaggerated "bull" operations, of which speculators were in many cases unable to settle their monthly differences, and were "executed" therefor. The facts are simply these: Within a twelvemonth the Jews, aided and abetted by certain English and American bankers, have floated the shares of two thousand two hundred gold mining companies; most of them rushed up violently, although, as a rule, "wild cats," the public, dissatisfied with the infinitesimal interest obtained from other investments, snapped at the alluring bait, and as soon as Israel had gotten rid of his stock the market fell. It is calculated that if Germany took five milliards from France in 1871, the Jews will rob France of thirty milliards in 1895-1896. Now to produce a *krach*, the gold swindle was insufficient, or rather it was thought inexpedient to make of gold mines a scapegoat—who knows—gold mines may yet be swallowed by the Gentile *Gogos*? So another base of operations was imagined; the tension between England and Russia on Eastern questions—a tension which has never been so marked as at present. England cannot make up her mind to accept as an indisputable fact that she is no longer the arbitress of Europe's destinies, while Russia, conscious of her strength, vindicates her rights. Hence, the daily increasing hostility of the two, making a hostility deplored by the *Times*, but attributed by that newspaper to Russia. Which of the two powers is in fault matters not. A conflict, still latent, exists between them, and the Jew syndicate, turning to account the exaggerated always, the false often, recitals of the British press concerning renewed Armenian atrocities, attacked ferociously all Turkish securities and refusing to lend what was necessary for buyer to "carry over," although these loans had been formally promised to their unlucky debtors, forced these poor things to sell at a sacrifice.

As might have been expected, Israel changed his base—the bear became a bull and bought back all the depreciated securities, which within four and twenty hours rose in some cases fifteen per cent. to twenty per cent. on the reception, from the same Anglo-Hebrew source, of "reassuring news that all had been amicably settled at Constantinople!"

A Remarkable Concession.

The stock market, consequently, is again buoyant, and next week we are promised another issue of gold scrip, invented some months ago, but not put on the public so long as the scare prevailed. This scrip, neither better nor worse than its predecessors, is now in the hands of a chosen few who took it originally at 25 francs. It will be offered to and be snapped up by the street at 75 francs, the government having promised to allow its admission to official quotation, a privilege heretofore confined to shares of a value not inferior to one hundred francs. On the part of politicians who overthrow a Ministry on high-toned moral principles, this concession is certainly typical of tendencies, and a group of courageous gentlemen, among whom we see Dumont, Lalou and

STUDIES IN
Theological Definition

UNDERLYING THE

Apostles' and Nicene Creeds.

By the REV. FREDERIC PALMER, Rector of Christ Church, Andover, Mass. 12mo, 296 pages, cloth, gilt top, \$1.25.

"A helpful and uplifting book. Mr. Palmer is a broad Churchman who is profoundly saturated with faith in the eternal verities of religion. In a luminous and cogent way, with no trace whatever of controversial rancor, he strives to show that the religious thinking of the present day, in its highest and best manifestations, is not antagonistic to the religious thinking of the past, but is a fulfilment of it. It is refreshing to find such a topic as this treated by a man who is at once a clear thinker and a seer touched by the revealing imagination of the poet. The book is a timely contribution to the religious literature of the day."—*N. Y. Tribune*.

The Witness of Denial.

By VIDA D. SCUDDER. 16mo, 152 pages, cloth, gilt top, \$1.00.

A series of suggestions of the relations existing between Christianity and various aspects of agnostic thought. It tries to show that the Catholic Faith really includes all that is fruitful and life-giving in the varying schools of negation which have sprung up during the century.

What I Told Dorcas.

A Story for Mission Workers. By MARY E. IRELAND. 16mo, 354 pages, illustrated, cloth, \$1.25.

"A capital story of the good work accomplished by a village missionary society."—*N. Y. Observer*.

"It is simple, catholic, interesting and well adapted to its end."—*Independent*.

The Farrar Year Book.

Selections for Every Day of the Year from the Writings of the Rev. Frederic W. Farrar, D.D. By W. M. L. JAV. 16mo, 372 pages, cloth, gilt top, \$1.25.

"Quotations which shall add sunlight to daylight by making the happy happier, encouraging the toiler and consoling the sorrowful. They are made with rare good taste and with admirable judgment, and the year book is one of the most notable of recent years."—*Boston Advertiser*.

Hunters Three.

Or, Sport and Adventure in South Africa. By COL. THOMAS W. KNOX. 1 vol., large 4to. With ten full-page illustrations, \$2.50.

"It is full of thrilling adventures, such as Mr. Knox recounts so well, and as all boys dearly love to read."

Robinson Crusoe.

An entirely new edition of this old story. Containing a large number of illustrations, many of them colored. No such beautiful edition of this book has ever before been published. \$2.50 was paid for the illustrations alone. Quarto, 328 pages, cloth, red edges, \$2.50.

The Swiss Family Robinson.

A new edition from new plates. Fully illustrated, 16mo, \$1.00.

"Who does not recall with pleasure the first time he read 'Swiss Family Robinson'? Years do not efface the recollection, and as a man the adult renews happy portions of his youth by reading it to his children. A new edition has just been brought out by E. P. Dutton & Co., of this city, with many illustrations and nice, clear type. It is sold for \$1.00, and for the holidays there is no book that will make the children happier."

The Rabbit Witch.

And Other Tales. By KATHARINE PYLE. Ob-long, cloth, fully illustrated, \$1.50.

"One of the most delightful books for children published this year. It contains a lot of little tales in verse in such a manner that children will never tire of reading them or hearing them recited any more than they would of their beloved Mother Goose melodies."—*N. Y. Com'l Advertiser*.

* * Sent by mail, postpaid, on receipt of prices.

E. P. DUTTON & CO.,

PUBLISHERS,

31 W. Twenty-third Street, New York.

Appropriate Christmas ...Gifts...

The Pilgrims of the Rhine, by Bulwer (The Right Hon. Lord Lytton) with 27 engravings on steel, from drawings by D. Roberts, R. A., D. MacLise, R. A., and other artists; printed on fine paper, size 7½x10 inches, 341 pages, bound in cloth, \$3.00.

**

The Last Days of Pompeii, by Edward Bulwer Lytton (Lord Lytton), with 35 full-page illustrations, by Frank Kuchbach, and others; size 7½x9½ inches, 461 pages, bound in buckram cloth, \$2.50.

**

Idyls of the Months, by May A. Lathbury. A book of colored designs emblematic of the year, with appropriate verses, size 7x10½ inches, bound with ribbon, in a box, \$2.00.

The Literary World says: "It is a true poetic conceit." "One of the choicest books of the season," says the *Christian Union*. *The Hartford Courant* says: "It is sure to find favor in the holidays." Susan Coolidge says: "It is one of the prettiest volumes of the year." And the *Cincinnati Gazette* declares it "A showy and unique boudoir publication."

**

England, Scotland and Ireland. A picturesque survey of the United Kingdom and its institutions, by P. Villars, translated by Henry Firth, with 600 illustrations, size 8½x12 inches; 670 pages, bound in cloth, full gilt design on cover stamped in gold and colors, \$7.50.

"The great attraction is the illustrations. Apart from the expensive plates issued by print sellers, we have never seen such artistic work from a mechanical process."—*Academy*.

**

Sylvie: Recollections of Valois. By Gerard De Nerval. Preface by Ludovic Halévy. With 42 etchings by Ed. Rudaux. 12 mo, cloth, \$2.00.

Fragrant with the memories of the days of early love written in a most tender, charming, yet simple style.

**

Paul and Virginia, by Bernardin De St. Pierre. With 120 woodcuts and 12 full-page engravings from designs by Maurice Leloir. Large 8vo, cloth, \$8.00.

The illustrations so sympathetically interpret the text that new beauties are discovered through them in this forever charming pastoral of child love.

**

Sentimental Journey, by Laurence Sterne. A Sentimental Journey through France and Italy. Illustrated with 75 engravings on wood, by Bastin and G. P. Nicholls, from original design by Jacques and Fussell. 12mo, half levant, gilt top, in a box, \$3.00.

**

Voices of the Flowers. Illustrated and arranged by Harriet Stewart Miner. With poetical quotations from Longfellow, Whittier, Shakespeare, Moore. Each 75 cents.

The quotations appear on alternate pages, with appropriate pictures of flowers facing them. They are printed in colors, the covers being hand-painted and embossed.

GEORGE ROUTLEDGE & SONS,
LIMITED,

27 and 29 West 23d Street,
NEW YORK CITY.

the Marquis de Mores, has opened a campaign in favor of the free coinage of silver—the original French legal money—as the only road to salvation. Against these reformers, M. Leroy Beaulien, the very competent editor of the *Economiste Français*, takes up the cudgels on behalf of the Jews, by whom he is liberally subsidized, and proves that if gold should fall forty per cent. gold speculators would be ruined, the production of gold mines at the Cape now costing only fifty francs against seventy-five when that metal is in circulation. This admission shows the situation: the Jews who promote gold speculations are terrified at the prospect; but, unfortunately, at least one hundred and fifty members of the Chamber being their serfs and bondsmen, there is small chance of bimetallism becoming a French institution until, *vide La Libre Patrole*, "the pestiferous race of Semitic swine be expelled from French soil."

Z.

BOOK REVIEWS.

THE lessons Mr. Brooks Adams deducts from history in his "*Law of Civilization and Decay*" are far from cheerful, and the application of the law he promulgates to our present civilization is anything but pleasing. Like Henry C. Carey, who saw in the great tendency to centralization of wealth the greatest bane to mankind, and the greatest danger to our civilization, Mr. Adams sees in the centralization of wealth and the concentration of power in the hands of the few, unmistakable signs of the decay of civilization. But unlike Carey, Mr. Adams appears to think that the centralization of wealth is a phenomenon inseparable from the development of a civilization, based like ours, on economic development and competition.

Mr. Carey saw the danger, but did not look upon the centralization of wealth as the result of an inexorable law, but as the child of a false and unnatural economic system, and he held that all tendency to the centralization of wealth and the separation of consumer and producer could be held in check by a system of protection that would make us independent of foreign monopolists, and by providing our producers with an ample supply of money so that they would not be held in dependence on money lenders.

Mr. Brooks Adams holds that human society, in obedience to natural laws, has oscillated, and must oscillate between barbarism and civilization, between a state of physical dispersion and weakness and one of concentration. Human energy is directed by two phases of thought—fear and greed. In the barbaric state, fear—belief in the supernatural,—is uppermost, and the earliest civilization advances along the line of imagination, and is directed and controlled by a priesthood. As civilization advances and wealth accumulates, the imagination fades, and the emotional, martial and artistic type of man give way to the economic man, whose one thought is bent on the pursuit of gain. Despising anything but the possession of worldly goods, regarding the accumulation of wealth as the one goal of life, the stronger ruthlessly tramples under foot the weaker in the struggle for wealth, until finally wealth becomes concentrated in a few hands, the masses of the people impoverished, degraded and enslaved, and society disintegrates, as the masses and classes relapse into barbarism, the one through impoverishment, and the other through an intellectual and moral torpidity born of wealth. Such is the cycle of progress and decay that Mr. Adams presents.

That such has been the history of the world there is little doubt. Mr. Adams shows us how Rome rose to greatness and power, first under a priesthood and slowly, then under free economic conditions rapidly, and reached its zenith; how it declined as wealth became centralized and under the rule of usurers. He leads us through the middle ages and the first and second Crusades, periods marked by imaginative and emotional men, men ruled by belief in an invisible world, and in whom economic thought was subservient and secondary to the spiritual. In the deviation of the third Crusade, from its purpose to restore Christian rule in Palestine, to the sack of Constantinople under the crafty direction of the doge of Venice, he sees the first triumph of the economic man, soon becoming more pronounced in the suppression by Philip the Fair, of France, of the most powerful of religious organizations, the Temple, and the suppression of the Convents in England by Henry VIII. Then he pictures the rise of the economic man in England, first as exemplified by an agricultural, then a manufacturing, and finally of a money lending aristocracy, in which the last stage of centralization has been reached. Before such centralization, civilization must decay.

...NEW BOOKS...

BY

The Transatlantic Publishing Co.

FOR ALL CLASSES OF READERS.

EXCELLENT HOLIDAY GIFTS.

Cheiro's Language of the Hand.

Size of book, 8 by 10½ inches, handsome cloth binding, gilt top. Price, \$2.50. A complete practical work on the science of cheirognomy and cheironomy, containing the system, rules and experience of Cheirothe Palmist. Forty full-page illustrations and over 200 engravings, lines, mounts and marks of hands of prominent people, including Rev. C. H. Parkhurst, D. D., Madame Sarah Bernhardt, Mark Twain, Madame Nordica, Colonel Robert G. Ingersoll, Mrs. Frank Leslie, Mr. W. T. Stead, The Right Hon. Joseph Chamberlain, M. P., Mrs. Annie Besant, Sir Frederick Leighton, P. R. A., Sir John Lubbock, M. P., F.R.S., The Countess of Aberdeen, Sir Edwin Arnold, and the Lord Chief Justice of England. "Cheiro's 'Language of the Hand' is a very odd but a most remarkable volume; from it one can tell not only the salient events that have happened, but also predict many that are likely to happen. Cheiro is certainly an adept and is credited with some wonderful sayings."—*New York Herald*.

Drumsticks.

By Katherine Mary Cheever Meredith (Johanna Staals). *The Story of a Sinner and a Child*. Bound in cloth, uncut leaves, gilt top, \$1.00.

"Few stories built upon a more pretentious plan have as much to commend them as this simple, pathetic, and honest story of the good and evil that is born and nourished in the hearts of men and women. . . . The pathos of the story is inimitable, its character contrasts are skillfully arranged, and its whole plan of construction is developed consistently and in conjunction with these potentialities which differentiate the coat of genius from that which covers a palpable sham."—*Boston Herald*.

"That great writer, Johanna Staals."—*San Francisco Letter*.

"Bright and full of the most playful fancy."—*Detroit Free Press*.

"Queer imaginings and quaint philosophy."—*New York Recorder*.

"Humor and pathos, both under excellent control. . . . Vivid and very clearly cut."—*New York Sun*.

"The style is vigorous, yet delicate."—*Boston Times*.

"The work of an artist—sharp strong and unconventional."—*Portland Oregonian*.

Price, in cloth, gilt top, \$1.00.

When Dreams Come True.

A Story of Emotional Life by Edgar Saltus. In cloth, \$0.75; paper, \$0.50.

"The story is simply charming, and told, too, with a clarity, a precision and a harmony of diction which is delightful to both ear and eye."—*Vanity, N. Y.*

"The tale sustains the author's reputation as the possessor of Swinburnian powers in word painting."—*Chicago Journal*.

"The ability of Edgar Saltus to weave together a fine literary fabric of rhythmic prose, to adorn it with sparkle of epigrams, and to infuse it with glow of a seemingly passionate fervor has rarely been better displayed than in his later work, 'When Dreams Come True,' which describes in a sub-title as 'A story of emotional life. . . .'"—*San Francisco Call*.

An Idol's Passion.

By Irene Osgood. Illustrated by R. MacNeil, R. B. A.

An Oriental romance; an idol in rhythmic prose in which author and artist have entered fully into the languor, the passion and somber mystery of the Orient.

The pictures are admirably reproduced on fine paper, and mounted on extra heavy background in handsome portfolios, elegantly stamped and embossed, size 17 by 21 inches. The price is \$15.00.

An edition de luxe, limited to fifty copies, each copy consisting of *remarque* proofs, printed on Japanese paper, signed in autograph by the author herself and by the artist, is got up in mat-faced style, and with more elaborate adornments, at the price of \$50.00.

Pan-Gnosticism.

Cloth binding, price, \$1.00. A Suggestion in Philosophy. By Noel Winter.

Being—The Outlines for a Methodized Course of Thought, in which is submitted a position transfiguring the present Ultimate Conclusions of Philosophy—and to the effect that Inscrutability is a delusion; or, in other words, that the conditions necessary to Absolute Mystery involve an Absurdity; that, in fact, theoretically speaking, Knowledge is possible for everything concerning which there is a possibility of ignorance.

Any of the above Books will be sent, postpaid in the United States or Canada, on receipt of price.

Address DEPARTMENT M,

The Transatlantic Publishing Company,

63 Fifth Avenue, New York.

Up-to-Date Standard Sets.

MERRILL & BAKER have just brought out a line of Standard Sets to fill the gap between the cheap and the costly.

Fine paper, excellent presswork, etching and photogravure frontispieces, abundant illustrations, handsome bindings in buckram cloth and half seal morocco, gilt tops, combine to make these sets worthy of any one's library, while the price is moderate. The series includes the following:

DICKENS. 15 vols., octavo, buckram, \$18.75; half seal morocco, \$22.50.

BULWER. 13 vols., octavo, buckram, \$16.25; half seal morocco, \$19.50.

THACKERAY. 10 vols., octavo, buckram, \$12.50; half seal morocco, \$15.00.

ELIOT. 8 vols., octavo, buckram, \$10.00; half seal morocco, \$12.00.

CARLYLE. 10 vols., octavo, buckram, \$12.50; half seal morocco, \$15.00.

HUME. England. 6 vols., octavo, buckram, \$7.50.

IRVING. 10 vols., large 12mo buckram, \$12.50; half seal morocco, \$15.00.

COOPER. 16 vols., octavo, buckram, \$20.00; half seal morocco, \$24.00.

LEATHER STOCKING TALES. 5 vols., octavo, buckram, \$6.25.

SEA TALES. 5 vols., octavo, buckram, \$6.25.

GUIZOT. France. 8 vols., octavo, buckram, \$10.00; half seal morocco, \$12.00.

DUMAS. Romances. 12 vols., large 12mo, buckram, \$15.00; half seal morocco, \$18.00.

RUSKIN. 13 vols., large 12mo, buckram, \$16.25; half seal morocco, \$19.50.

SCOTT. Waverly Novels. 12 vols., octavo, buckram, \$15.00; half seal morocco, \$18.00.

FIELDING. 7 vols., octavo, buckram, \$8.75.

HUGO. 10 vols., large 12mo, buckram, \$12.50; half seal morocco, \$15.00.

At the booksellers, or delivered free by the publishers,

MERRILL & BAKER,

72 5th Avenue, New York.

With Mr. Adams' conclusions we differ. Such centralization must lead to the destruction of civilization truly, but we believe such centralization can be destroyed, that before civilization, centralization will succumb. Mr. Adams believes that before the Banking Aristocracy we are powerless, and he truly says, as this class works out their policy, resistance by producers becomes more and more difficult. It is true that "being debtors, producers are destroyed when credit is withdrawn, and at the first sign of insubordination the banks draw in their gold, contract their loans and precipitate a panic; that then to escape immediate ruin the debtor yields," but we believe the American people will profit by the lessons of the past, and not submit to be trampled under foot by a money lending aristocracy. They have but to put in force the teaching of Henry C. Carey, restore bimetallism and re-establish the protective system. (New York: Macmillan & Co. London: Swan Sonnenschein & Co.)

Under the caption of "Westminster" Sir Walter Besant has revised and given to the world in book form a series of historical and descriptive papers, originally published in the *Pall Mall Gazette*, in which he depicts the history of the town, which resolves itself into the story of that most renowned of English Abbies—Westminster. For centuries, of the people of Westminster there is little to be told, citizens there were none, history they made none. Unlike their neighbors in London, they had no voice in government, no liberties to defend, no privileges to maintain. For protection they relied on the abbot, to the abbot they looked for direction in all things. Hence it is that the history of the town of Westminster resolves itself into history of abbots and abbey.

The interest of the reader in the author's gracefully depicted presentation of historical sketches and scenes can never flag. The history of Westminster is an oft told tale, but the history told by Sir Walter Besant is widely at variance with generally accepted opinions. It has been generally accepted by historians that the place upon which Westminster Abbey stands was chosen deliberately as a fitting place for a monastic foundation, because of its seclusive silence and remoteness, a place wild, deserted, difficult of access, remote from the paths of men. Sir Walter Besant's story upsets this and many other cherished ideas, and the proof he advances seems thorough and conclusive. He maintains, contrary to received opinion, that the site of Westminster was a busy place, long before London existed at all. Before the Thames was confined by embankments, the ground on which Westminster now stands was an island—the island of Bramble. Our author shows that the Thames was then so broad that its backwater extended as far as the present site of Buckingham Palace, and so shallow that at low tide a man could wade from the rising ground, where Buckingham now stands, to the island on which the abbey was built, and from there to the opposite bank. The discoveries of Roman remains make it clear that the Romans had a station there, and what more natural. The river from Thorny (the isle of Bramble) to the opposite bank was fordable. This ford was the only one across the river for many miles up stream. There was none below. It formed the high road between North and South.

The Abbey, then, grew up, not in solitude, not in silence, but in the midst of a bustling, noisy, frequented halting place, which was the central mart of Britain before London. Even in the second century a church was erected on the Isle of Bramble. Destroyed some time in the fifth century by the Saxons, it was rebuilt by them after their conversion to Christianity after lying in ruins for perhaps two hundred years. This Saxon church was destroyed in turn by the conquering Danes; then, again, rebuilt when Dustan repopled his abbey with Benedictine monks. Such, in brief, is the history of the beginning of Westminster Abbey, as given by Sir Walter Besant.

The life of the abbey, with its services, its rules, its anchorites and its sanctuaries our author carefully portrays. He rebuilds the vanished palaces of Westminster and Whitehall, shows the connection of Westminster with the first of English printers, Caxton, and lastly presents the place as a town and borough, with its streets and people. The book is not, nor is it intended to be, a complete history or even a survey of Westminster, but the chapters are exquisitely written pictures of the city with its palace, its abbey, its sanctuary, from a time London did not exist until the present day. The work is profusely illustrated. (New York: Fredk. A. Stokes Company. Price, \$3.)

Should we apply the theory of evolution, *i. e.*, the doctrine of the survival of the fittest, to man as an individual or man as a member of society? This is what the question discussed by Mr. Wm. Mackintire Salter in "Anarchy or Government" resolves itself

Charles Scribner's Sons'

...NEW BOOKS

The Private Life of Napoleon.

HIS FAMILY AND HIS COURT.

Memoirs of Constant, First Valet de Chambre to the Emperor. Translated from the French. With an Introduction by LAMBERT DE SAINT-AMAND. 4 vols., 12mo, \$5.00.

No man ever had so near a view of the Emperor as the author of these Memoirs, which are now for the first time presented to the public in English. And in all the voluminous Napoleonic literature there is nothing so intimate, nothing that gives so definite a portrait of Napoleon as a man, his family life, his personal appearance and habits, his manner of dealing with people, his conduct during his campaigns, and, in sum, his real character as it was disclosed not to the public, but to his own household. Constant gives also lively descriptions of the people who surrounded the Emperor, and his Memoirs are replete with anecdote and incident.

Christmas Presents

A Magnificent

...FAMILY BIBLE...

For \$10.00 we will send a Turkey morocco finely-bound copy, express paid, to your address.

Holman's Teacher's Bible,
Oxford Teacher's Bible,
Bagster's Teacher's Bible.

Either of above by mail for \$3.00, \$4.00, \$5.00 up to \$20.00. These are nicely bound.

CHAUTAUQUA BOOKS

at following prices:

The Growth of the American Nation (illustrated). H P Judson Professor of Political Science, University of Chicago, \$1.00.

The Industrial Evolution of the United States (illustrated). Colonel Carroll D. Wright, United States Commissioner of Labor, \$1.00.

Initial Studies in American Letters (with portraits) Henry A. Beers, Professor of English Literature, Yale University, \$1.00.

Some First Steps in Human Progress (illustrated). Frederick Starr, Professor of Anthropology, University of Chicago, \$1.00.

Thinking, Feeling, Doing (illustrated). E. W. Scripture, Director of the Psychological Laboratory, Yale University, \$1.00.

M. E. Book Room,
1018 Arch St. Phila.

**NOW READY:
THE SECOND JUNGLE BOOK.**
By RUDYARD KIPLING.

Richly illustrated. 324 pages, \$1.50.
The latest work by the author of "Plain Tales from the Hills," etc., continues his new Jungle Stories and completes the series.

Municipal Government in Continental Europe.

By Dr. ALBERT SHAW. 8vo, 500 pages, \$2.00.

By the author of "Municipal Government in Great Britain."

Personal Memoirs of U. S. Grant.
A New Edition of the Most Famous Biography of Modern Times. In two volumes, cloth \$5.00; half morocco \$10.00; three quarter levant \$15.00.

THE CENTURY CO., New York.

John Murphy & Co.'s New Books

SATOLLI.

LOYALTY TO CHURCH AND STATE. The addresses and speeches of Archbishop Satolli, Papal delegate to the United States. Second edition. One vol., 12 mo., cloth. Portrait. 250 pages. Price, \$1.25.

The speeches and addresses contained in this volume were delivered by his excellency, the most Rev. Archbishop Satolli, Delegate Apostolic, since his arrival in America, and are published with his sanction.

ZAHM.

BIBLE, SCIENCE AND FAITH. BY REV. I. A. ZAHM, C. B. C., Professor of Physics in the University of Notre Dame, Indiana. Embracing his famous lectures on "The Antiquity of Man," "Religion and Science," "The Biblical Deluge," etc., and his papers on "The Mosaic Account of the Creation," and "The Mosaic Hexameron," in the light of modern science. 12 mo., cloth. Price, \$1.25.

"Professor John A. Zahm, C. B. C. of the University of Notre Dame (author of Bible, Science and Faith), who is probably the foremost authority on science in the American Catholic Church, has been honored by the Pope with the Degree of Doctor of Philosophy."—*New York Tribune*.

LUCAS.

AGNOSTICISM AND RELIGION. BY REV. G. S. LUCAS, of the Catholic University of America. Being an examination of "Spencer's Religion of the Unknowable." Preceded by a History of Agnosticism from Xenophanes to Spencer. One vol. Octavo. Cloth. Price, \$1.25.

MGR. LeCOUTIER.

THOUGHTS AND COUNSELS FOR WOMEN OF THE WORLD. BY MGR. LeCOUTIER, Bishop of Montpellier. Translated from the French by Maria Clotilde Redfern. 12 mo. Cloth. 246 pages. Price, \$1.25.

A series of sermons preached to women in the Cathedral of Paris, which excited intense interest throughout France.

"We approve of the publication of the work entitled 'Thoughts and Counsels for Women of the World,' and we cordially unite with the Episcopate of France in recommending it as a work calculated to promote piety and devotion among the faithful."

JAMES CARDINAL GIBBONS,
Archbishop of Baltimore.

**JOHN MURPHY & CO., Publishers,
BALTIMORE, MD.**

3 CENTS PER ANNUM \$2.50

INFORMATION
A CYCLOPEDIA OF CURRENT EVENTS

CONDUCTED BY J. H. STODART

PUBLISHED WEEKLY BY
THE TRANSATLANTIC
PUBLISHING COMPANY

43 FIFTH AVENUE, NEW YORK
25 FIFTH AVENUE, NEW YORK
10 COVENT GARDEN, LONDON

INFORMATION gives weekly, items covering every phase of current thought, life and research. What would in the newspapers take columns of space, is here condensed in a brief article, giving the essence of the theme, with the latest and best information obtainable. The new living topics of current interest the world over are here represented in a form for instant reference.

Invaluable for the busy man, for libraries, public and private, for schools, colleges, educational circles, etc. Sample copy free.

Published by

THE TRANSATLANTIC PUB. CO.,

63 FIFTH AVENUE, NEW YORK.

H. L. SUPLEE & BRO.....

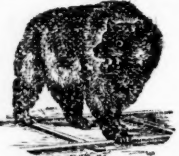
Commercial Printers, 237 South Fifth St.,
PHILADELPHIA, PA.

SQUARE shouldered people often have trouble with the fit of their clothes. This should not be, and it don't occur when we have anything to do with it. Send for our "56-95" book free. It tells why.

E. O. THOMPSON,
Finest Merchant Tailoring,
908 Walnut St.



Send 10 cts. for sample copy of... the great



OVERLAND MONTHLY

(Edited by ROUNSEVELLE WILDMAN)

Like no other magazine on earth. Filled to overflowing with glorious pictures of the Golden West. Three Dollars a Year.

OVERLAND MONTHLY PUBLISHING CO.,
SAN FRANCISCO, CAL.

"TO-DAY"

A popular Monthly Review devoted to

*The Sciences, Literature,
Economics, Politics, Sociology and
The Religion of Common Sense.*

One Dollar Per Year.

Two Months of Trial for Ten Cents.

FREDERICK A. BISBEE,

PUBLISHER,

1628 Master Street PHILADELPHIA, PA.

1867 28th Year 1895

THE ADVANCE

(Congregational Weekly)

Is a good paper to read and a good paper in which to advertise.

Readers say: "We have taken it since its beginning, and could not keep house without it."

Advertisers say: "It is one of the best paying mediums in the United States."

Trial Subscription, three months, - - - 35c.
One Year, cash with order, - - - \$2.00

Advertising rates on application.

THE ADVANCE,

215 Madison St., - CHICAGO, ILL.

THE NEW ST. LOUIS.

While it is under new management, with new editors and new contributors, it is still the oldest and most reputable publication of its kind in the west, this being the twenty-sixth year of its age.

A \$1.00 Magazine for 30 Cents.

To any one sending us 30 cents and six names of friends who might subscribe for our magazine, we will mail our one dollar magazine a full year. Address,

THE NEW ST. LOUIS,
2819 Olive St., St. Louis, Mo.

6000 Pieces of SHEET MUSIC at 10 cts. a copy. Also, any music published sent on receipt of the retail price. Violin, Guitar, Banjo and Mandolin Strings, of all grades, from 5 to 50 cts. each. Send 2c. stamp for catalogues. Address, H. H. BARNES,
2819 Olive Street, St. Louis, Mo.

ADDRESS ON IMPROVING THE
MEMORY
MAILED FOR 10 CENTS
MEMORY LIBRARY 243 BROADWAY NEW YORK

into. If all men spontaneously did justice—if all men loved mercy there would be no need of judges, no work for police. It is possible, therefore, to conceive of an ideal state where there would be no need for government—where men could live in Anarchy, *i. e.*, where no government placed any restraint over the individual liberty of man, and live contentedly and prosperously. But it is evident that such an ideal state does not and cannot exist so long as selfishness or desire for profit or gain at the expense of others has a place in human nature. Therefore the need of government to protect the weak from the strong. But why should government protect the weak, why interest itself in men's private quarrels? Is it not better that the weak be weeded out, that the strongest, the fittest to carry on the struggle for existence survive? Such questions have been propounded by theorists who can see no difference between man and other animals, and who insist on applying the law of the survival of the fittest as known in evolution to man the same as to other animals.

Man differs materially from other animals in that he gains knowledge, strength and power from association with his fellow men. Therefore the men individually weak may collectively be strong. The man unable to combat singly may collectively, as a member of society, keep his place in the struggle for existence. With man it is not a struggle for the survival of the fittest individual, but of the fittest society, of the strongest race. It is because he looks on man as a member, as a component part of society, that Mr. Salter justifies government—government carried to any extent of Socialism if the ends of society can be better secured by governmental than private direction. To deny the justness of government is to deny the right of the weaker members of the community to unite their strength to defend themselves against the aggressions of those who may be individually but not collectively stronger. The first chapters in Mr. Salter's book give the reader the impression that the author favors Anarchy (liberty of individual action) as opposed to governmental restraint on the encroachments of the strong on the weak, leaving all private disputes and injuries for private settlement and redress; but in the last chapters the reader is agreeably surprised to find the arguments advanced for Anarchy forcibly, completely refuted. The author believes in extending the province of government rather than in curtailing its powers. (New York: Thomas Y. Crowell & Co. Price, 75c.)

THE OPENING NIGHTS OF GRAND OPERA.

AN interest other than that purely musical will hereafter attach itself to "Sigurd," from the fact of its initiating the Philadelphia winter season of grand opera, although, as a musical creation, it will merit the prominence given it by Director Heinrichs, who has in so doing appealed especially to the musicianly element, deeming that the merely musical and popular elements might for just once be a little less considered; in a word, he has desired to honor music in opera, rather than opera in the playhouse, by beginning the season with "Sigurd," a work founded upon a basis similar, though marked by great individuality of treatment, to the Wagnerian trilogy. In this opera M. Ernest Reyer has in great part successfully aimed at combining French brilliance and grace with German profundity and mysticism. There is, indeed, a melodious quality discovered that Wagner seldom conveys; while, on the other hand, the heavier passages betray a lack of the infinite richness of depth often encountered in the great German composer. With Reyer one yearns now and then to get deeper than the music, whereas Wagner seems always ready to carry the listener down and down into vaster mysteries. But laying comparisons aside, "Sigurd" is a magnificent musical elaboration, and Mr. Heinrichs has simply revealed what an artist he himself is by selecting M. Reyer's work for so interesting and important an occasion.

Miss Tracey, seconded by Mlle. Langlois and Miss Fleming, produced a superb Brunehild to M. Viola's rather unsatisfactory Sigurd; the baritone, M. de Backer, was good, also the bassi, Malzac and Lorrain, the latter making a remarkably fine priest of Odin. Because of the great length of the performance many persons missed the most delightful part thereof by being obliged to leave before the last act, whose pathetic and tragic episode reminded one of the best scenes in "Tristan and Isolde." The scenery was satisfactory, though (and this in no manner reflects upon the stage management, which had to follow directions) it is puzzling to know why, unless he had read too much translated Shakespeare, the librettist should have insisted on placing a grove of sturdy green trees in treeless, barren Iceland! The chorus was full and generally good; while the little orchestral army manifested

how well it was being led by the master spirit of the evening, whose energy and enthusiasm seemed to act and react, like magnetic currents upon the musicians under their influence.

All the newspapers have mentioned the brilliant, crowded house on the opening night, and repeated the same remarks anent the second night, when Madame Nevada, the prima donna assoluta, made, in "The Barber of Seville," her first appearance after her long absence in Europe. She looked the picture of grace, and warbled most sweetly as Rosina, introducing a Spanish castanet song at the close, and thanking the audience for their applause and floral offerings in two verses of "Home, Sweet Home!" Sig. Del Puente was the inimitable Figaro, Sig. Rosa made an excellent Dr. Bartolo, and M. Lorrain, having more to do as Basilio, showed himself yet more of an artist than in "Sigurd."

"Faust," the third opera, introduced Mlle. Loventz, who was charming, both as actress and vocalist, in the role of Marguerite; M. Gogny's Faust was good, while M. Lorrain added still further to the favorable impression previously made by the way in which he impersonated Mephistopheles. M. de Backer, as Valentine, and Mlle. Grassi, as Martha, were satisfactory. The opera was given in full, and in "Faust," as well as "The Barber," the orchestra was superb; and it is a crying shame that the chattering, rustling and hustling of late comers must ever destroy the effect of so much of the overture music.

Every one should feel a pride in Mr. Heinrichs's achievement; for, if ably supported, he will doubtless become to Philadelphia what Theodore Thomas has become to New York, whose eminence as a musical centre is largely due to Mr. Thomas's pioneer service.

NUGGETS AND NUBBINS.

A PLATONIC friendship is possible—between women or between men.

.

"You don't mean to say the cashier has gone?"

"Yes," replied the bank official.

"Dear me! He had such a pleasing appearance."

"Yes, and such a displeasing disappearance."

.

"Hello, sir!"

"Mornin', Reub!" responded the proprietor of the village store.

"How's all tew hum!"

"'Bout middlin'. Baby's got the hoopin' cough. How's your folks?"

"Doin' nicely, thankee. Can't complain."

A pause ensued, says the *Washington Post*, during which Farmer Wayback aimed at the stove several times and hit it, helped himself to a handful of dried prunes and ate a cracker or two along with a slice of cheese.

The storekeeper made a mental note of these items, preparatory to getting even on the farmer's purchase. His inventory was interrupted.

"Say, Si, want t' trade?"

"Dunno; what ye got?"

"An aig."

"Only one?"

"That's all."

"Anything special about the aig!"

"Nope. Jes' 'n aig."

"Didn't cum all way down here jes' trade for 'n aig, did you?"

"Yep, that's all."

"Well, I'll be darned! What ye want fer yer aig?"

"What'll ye give?"

"Knittin' needle."

"All right, here's the aig."

Another pause.

"Say, Si!"

"Well?"

"Goin' t' treat?"

"What for?"

"Oh, nothin'? Only thought ye might be goin' t' treat. Sort of custom 'round here. Eskerege allus treats when I make a trade at his store."

"Jehosaphat! I didn't make anything on yer aig!"

"Oh, never mind! Don't hev t' treat if ye don't want to!"

"Well, I'll be switched! Ye beat eny man fer a trade I ever seen. What'll ye have?"

"Well, Si, if ye don't mind, guess I'll have cider 'n aig."

Fits Cured

From U.S. Journal of Medicine. Prof. W. H. Peeke, who makes a specialty of Epilepsy, has without doubt treated and cured more cases than any living Physician; his success is astonishing. We have heard of cases of 20 years' standing cured by him. He publishes a valuable

work on this disease, which he sends with a large bottle of his absolute cure, free to any sufferers who may send their P.O. and Express address. We advise anyone wishing a cure to address Prof. W. H. PEEKE, F.D., 4 Cedar Street, New York.

CURE FOR THE DEAF



PECK'S PATENT IMPROVED CURBIONED EAR DRUMS PERFECTLY RESTORE THE HEARING, whether deafness is caused by colds, fevers or injuries to the natural drums. Invisible, comfortable, always in position. Music, conversation, whispers heard distinctly. Write to F. HISCOX, 853 Broadway, cor. 14th St. New York, for illustrated book of proofs FREE.

Saranac Buck Gloves and Mittens

Are the BEST in the World, SOLD BY ALL JOBBERS. SEE that the left-hand glove is stamped SARANAC. Send for our Glove book. SARANAC GLOVE CO., Littleton, N. H.

PALMER BROTHERS,
...COMMERCIAL...

Printers and Publishers,

Estimates cheerfully furnished.

No. 2049 CHERRY STREET,
PHILADELPHIA, PA.

The Sunday School Times

Ten Weeks for Ten Cents.

For ten cents, — in stamps, if you wish, — THE SUNDAY SCHOOL TIMES will be sent on trial, for ten weeks, to any one not at present a subscriber.

Thousands of Sunday-school workers have taken advantage of this offer. If you have never used THE SUNDAY SCHOOL TIMES, isn't it worth trying?

We try to make it the best religious paper published. Over one hundred and fifty thousand Bible teachers and Bible students receive it every week!

Why shouldn't one hundred and fifty thousand more get acquainted with THE SUNDAY SCHOOL TIMES — test it fairly — know it as it is — for at least ten weeks?

Send ten cents and get the paper for ten weeks, or send for a free sample copy.

John D. Wattles & Co.
1031 Walnut Street,
PHILADELPHIA, PA.

Please mention this paper.

A PAYING POSITION

GUARANTEED.

Every graduate guaranteed a paying position or tuition money refunded. Catalogues tell how and why.

Short-hand University,

925 Chestnut St.,

PHILADELPHIA.

Largest and Best Short-hand School in the country. Pupils can pay by the week, month or term. Special sessions, with full corps of instructors, for those who cannot afford regular course, at nominal tuition rates.

During the twenty-two months expiring July 1, 1895, we have received five hundred and seventy calls for stenographers, which is an average of more than one for every day the school has been in session during that time. This explains why we can guarantee positions, and why our guarantee possesses value.

DO YOU WANT A POSITION?

Conducted by BENJAMIN STANLEY BANKS, L.L.B., Expert Reporter, Principal and Founder. Mr. Banks, not only instructs personally, but is assisted by a corps of thoroughly efficient teachers.

Circulars and full particulars on application.

JOSEPH E. HOLLAND, Milford, Delaware, the largest handler of American grown CRIMSON CLOVER SEED in the United States.

PHILADELPHIA
TYPEWRITER...
EXCHANGE.....

Typewriters.
New and Second Hand.
Mimeographs and Supplies.

133 South Fifth
Street,
Philadelphia...

The Bluckensderfer Typewriter, \$35.00.

Gold Medal (OPEN TO THE WORLD.)

to Amateur Photographers.

"Nothing better could be wished for."

—British Weekly.

"Far superior to ordinary guides."

—London Daily Chronicle.

DARLINGTON'S HANDBOOKS.

1/- EACH. ILLUSTRATED. MAPS BY JOHN BARTHOLOMEW, F.R.G.S.

"Sir Henry Ponsonby is commanded by the Queen to thank Mr. Darlington for a copy of his Handbook."

EDITED BY RALPH DARLINGTON, F. R. G. S.

BOURNEMOUTH AND THE NEW FOREST. THE ISLE OF WIGHT.
ABERYSTWYTH, BARMOUTH, AND THE CHANNEL ISLANDS.
CARDIGAN BAY. THE NORTH WALES COAST.
THE VALE OF LLANGOLLEN. Crown 8vo., cloth, 2/- THE BIRDS, WILD FLOWERS, FERNS, MOSSES, AND GRASSES OF NORTH WALES.

Photographs of Scenery, Ruins, etc., in Italy, Greece, Turkey, Asia Minor, etc., Egypt and Palestine. Specimen and lists, 50 cents. Darlington & Co., Llangollen, North Wales.

LLANGOLLEN—DARLINGTON & CO.

LONDON—W. J. ADAMS & SONS.

ESTABLISHED 100 Years

PEARS' SOAP



A HUNDRED YEARS AGO

New men and methods, systems, creeds,
New fabrics, nostrums, wares,
Arise and pass as years roll by,
Yet there's no change in PEAR'S;
With princes and with cottagers,
With artisans and peers,
It's been the toilet favorite
Over a hundred years.

The beauties of the ancient days
Of powder, puff, and patch,
Kept faithful to their faithful PEAR'S,
And never found its match;
And when the aged century
Dies out and disappears,
PEAR'S SOAP will still be foremost
Another hundred years.



DITMAN'S —SEA SALT

THE NATURAL SALT OF PURE SEA WATER.

"The invigorating and remedial effects of sea-bathing, when not indulged in to excess, are everywhere recognized. But it is frequently the case that those who are in most need of it, and most likely to be benefited by the sea bath, are too feeble to take it in the sea, and millions there are who cannot afford it. Pure sea salt contains all the saline matters of the ocean. It is put up in portable packages, and sent (if need be), at a very trifling expense, to the ends of the earth. To promote the appetite, give tone to the muscles, and increase the capability of enduring fatigue, few tonics equal the salt bath, while for enfeebled anæmic young women and children, and persons with cachectic taints, it is one of the most valuable remedies known."

DITMAN'S SEA SALT supplies the very want of the age, presenting to every one the pleasure of Sea-bathing, without the necessity of a residence on the coast.

A. J. DITMAN, CHEMIST,
2 BARCLAY STREET, NEW YORK.

Be Brilliant and Eminent! Brainworkers, Everybody.

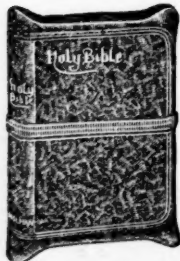
The new physiological discovery—Memory Restorative Tablets, quickly and permanently increase the memory two to tenfold, and greatly augment intellectual power; difficult studies, etc., easily mastered; truly marvelous, highly indorsed. Price, \$1, postpaid. Send for circular. Memory Elements Co., 1 Madison Ave., N.Y.

HOW TO MEMORIZE MUSIC
THIRTY CENTS POSTPAID.
MEMORY LIBRARY 243 BROADWAY NEW YORK.

THOSE WHO WISH TO LEARN Barber trade investigate PHILA. BARBER COLLEGE, 832 Cherry St., Phila. 8 weeks required. Catalogue Free.

THE HOLMAN SELF-PRONOUNCING S. S. TEACHERS' BIBLES ARE STILL in the LEAD.

The INDISPENSABLE PRONOUNCING FEATURE has given them the Preference over all others.



NEW and IMPROVED EDITIONS just published:
EMERALD, 16mo. Bible with "Helps," Illustrations and References;
EMERALD, 24mo. Bible, Text only. No References;
BOURGEOIS, 8vo. With Newest "Aids," with and without Illustrations;
MINION, 8vo. With Newest "Aids," with and without Illustrations, etc.
Ours is the only Complete Line of SELF-PRONOUNCING S. S. TEACHERS' BIBLES IN THE WORLD.

We also invite attention to our newly published and elegant SELF-PRONOUNCING NEW TESTAMENTS IN PICA TYPE 16mo. With and without the Book of Psalms;
EMERALD TYPE 24mo. With and without the Book of Psalms.

And to our Standard and Popular Editions of Family and Pulpit Bibles. We use the Best Material and Guarantee the Finest Workmanship.

FOR SALE BY ALL BOOKSELLERS.

A. J. HOLMAN & CO., Ltd., Publishers, 1222 Arch St., Philadelphia, Pa.



BOILERS & ENGINES

EVERY SIZE AND FOR EVERY DUTY

W. H. SCIPLE & CO.
30 & ARCH. PHILA.



CORPUS LEAN
Will reduce fat at rate of 10 to 15 lbs. per month without injury to health. Send 6c. in stamps for scaled circulars covering testimonials. L. E. Marsh Co. 2815 Madison Sq., Philada., Pa.



ABSOLUTELY HARMLESS.
Simply stopping the fat producing effects of food. The supply being stopped, the natural working of the system draws on the fat and reduces weight at once. Sold by all Druggists.



...We All Wish to Prolong Life...

No Coffins Wanted for Some Time if the Following is Heeded.

RELIABLE

GUARANTEE TO CURE

Any person addicted to the use of Tobacco in any form—Chewing, Smoking and Dipping, at home, for only \$2

PROOF

Victim of Morphine, Opium or Alcohol at home, for only \$5. No loss of time from usual avocation, but Remedy benefits the patient from the first dose.

PERMANENT
HOME CURES

Write us the particulars of your case, and if we agree to take it, will Cure you.

Address, Lock Box 13,
UNA, Robertson Co., Texas.

SPEEDY

GUARANTEE TO CURE

Any Consumptive or Asthmatic, at home, for \$25; \$10 cash and \$15 when cured. Proof Free to All.

FREE